

## The FRONT PAGE

### Canada's Message to Washington

Everyone will applaud the action of the Ottawa government in demanding of the United States Department of State ample protection for all Canadians, whatever their place of birth, who have been in the habit of commuting across the border in connection with their daily employment at border points. The fact is that this question would never have arisen had the Washington Government not accepted the executive of the Carpenters' Union of the city of Detroit as *ex officio* counsellors in a vital matter of international relations. We doubt if the move to exclude native or naturalized residents from Canada from working in U. S. border cities would ever have been heard of if the said Union had not been engaged in attempting to force the principle of a "closed shop" in Detroit. A few Sundays ago a Detroit labor leader came to Toronto and addressed an audience in the Labor Temple. In the course of his remarks he assured everyone that no commuter on the Canadian border carrying a Union card would be interfered with. Canadian labor was given to understand that the so-called quota was merely intended to apply to workers who had not joined unions or lost their standing in such organizations.

The U. S. Department of State would probably repudiate the utterances of this unofficial emissary, and we wonder how far the leaders of the Republican party would be pleased at the thought that the Washington Government is regarded merely as an agency for walking delegates. Canadian workers on the Detroit River frontier are not depriving anybody in the United States of jobs. They are seemingly a necessity of industry in Detroit; and the fact that they live on the Canadian side helps to relieve the housing problem for every poor family in Detroit. In fact, the decision of the Washington authorities to disturb the peaceful and neighborly situation which has existed for decades along the Michigan frontier has very few sympathizers among the intelligent elements of the United States people. There are even indications that Congress at some not distant day will revise existing immigration laws in such a way as to ensure the good relations that have existed in the past.

There is another phase of the question. Apparently the old adage that it is an ill wind that blows nobody good is being illustrated in the Canadian border cities. Those who have permanent jobs on the Canadian side of the river find some satisfaction in the circumstance that the uncertainty of the situation has helped to curb the extortionate demands of landlords. It appears that landlords are to-day demanding only about double the actual rental value of premises as it would be estimated in Toronto or Montreal, whereas a few months ago their exactions ran to three or four times the rental that would, under ordinary circumstances represent a fair return on the capital invested.

### Assassins Now Getting Squeamish

The ancient spectacle of Satan rebuking sin is again to be seen in the outeries of the Moscow Soviet and its press over the killing of one of its pet assassins. Peter Volkoff, at Warsaw by a young Russian student of monarchist sentiments. There is small attempt to deny that Volkoff was the Commissar primarily responsible for the murder in cold blood of the late Czar and his family. The evidence issued in Russia itself showed that in order to make the dastardly work complete Volkoff had arranged for supplies of gasoline to effect a speedy burning of the bodies. It was this horrible monster whom the Soviet forced on Poland as envoy against the protests of that nation. In fact the Soviet claims the right to force on other countries creatures whom no decent person would associate with, or no decent nation tolerate except under compulsion. And the Moscow government is now very busy playing the tactics with regard to Poland of the wolf who accused the lamb of muddying the stream.

That one Russian should kill another owing to political differences is not an isolated phenomenon. It is the kind of thing that has been going on in Eastern Europe so long as the memory of any living man goes back. The Russian revolutionary party for generations has inculcated the idea of political assassination as a pious and worthy enterprise. The tolerance of homicide has always been one of the defects of Russian jurisprudence. Anyone who has read Dostievsky's "Crime and Punishment" knows that murder of the most cowardly description was regarded in a less reprehensible light than we of British blood regard forgery. The madman Lenin was very much coddled by the Czarist regime of the nineties after he became known as a dangerous revolutionary. He was sent to a game paradise in Siberia (according to the testimony of his own wife), where he might exercise his love of slaughter on partridges and ducks, and was given a small pension to live on. Once he became all-powerful, he gratified his lust for slaughter by compassing the deaths of over three million fellow Russians of different opinion. But to-day the act of one Russian student very probably bereaved the deaths of scores of friends and relatives during the Russian Terror is magnified into a great international conspiracy. It is described as the focus of a plot by Great Britain and all the western nations against the Russian worker. The attempt to drag in Great Britain in connection with an episode typical of centuries of Russian history shows what insolent and childish gutter-snipes the Moscow beggars on horseback really are.

### Truth Cannot Be Left to Posterity

Field Marshal Earl Haig's recent statement that due acknowledgment had not been paid to the supreme part played by the British armies in the Great War and that the struggle would have been won even if the United States had not joined the Allies, has considerably distressed the Toronto "Globe". While professing to sympathize in a large measure with the utterance of the British Commander, that newspaper deprecates the fact that he felt compelled to speak his mind in such a fashion, fearful that it may have a possible injurious effect on international peace and good-will. "Credit for the achievement

of victory in that conflict," says the "Globe", "will be awarded by history, and history's finding will be impartial and final."

A blithe and optimistic statement! The "Globe" credits history with a virtue of which it gives too infrequent evidence. Who will say that the history-books of nations not excluding our own, record the events, particularly those martial, of their respective pasts with a justice and an impartiality that have the finality of truth? Only the sentimental would make such a claim. And upon what, may one ask further, do the historians of posterity base their recapitulations of historic events, but the relevant literature contemporaneous to such events? These historians are not clairvoyant or gifted with a sixth sense that they are capable of putting history together without resource to the chronicles of the time!

Whatever national bias there may be to Earl Haig's statement is aside from the point. The fact remains that he was Commander of the British forces in the field and is in a position to speak with considerable authority on the events of the Great War. And his testimony as to the part played by the British troops in that conflict is at least as worthy to be recorded for the judgment of posterity as the claims of a large portion of the American press in the natural jubilation of armistice that the war was won by the United States army.

### The English Author in Canada

An article recently published in "The Star" (London, England) by the Dean of Windsor, Rev. Dr. Baillie, entitled "What Canadians Read" conveys a very erroneous impression of book-reading tastes in this country. The Dean was in Canada with his choristers in mid-winter when the agitation with regard to U. S. domination of the Canadian market for magazines and periodicals was in full swing, and he seems to have misinterpreted the situation to the extent of assuming that the United States dominated the Canadian book trade also. He says that while in Canada he was struck when looking at bookshops and bookstalls with the overwhelming predominance of American literature. English magazines were almost unknown, and English books were only represented in a secondary degree, and through American editions. "A closer study of the question," he says, "brought out clearly the fact that Canada is at present steeped in American literature and little else. This is a serious question. It is serious from the Empire point of view, for naturally we do not wish an important Dominion to be dominated by the thought of a foreign country."



### A NEW MONUMENT FOR PARLIAMENT HILL

Statue of Sir Wilfrid Laurier, Premier of Canada from 1896 to 1911, to be erected on Parliament Hill, Ottawa, and unveiled during Diamond Jubilee of Confederation celebration next July 1st to 3rd. The Statue is by J. Emile Brunet, Sculptor, Montreal. Sir Wilfrid was born 1841, and died 1919, and was for over forty years a member of Parliament.

Later on in his article he states his belief that the difficulty lies not in any inherent obstacles, but in a want of co-ordinated effort on the part of England. He points out that Canadians have no aversion to English literature, rather the contrary, and charges that as in many other things in connection with the Dominion, England allows the whole question to drift, and meanwhile the States do not allow it to drift.

If the picture painted by the worthy Dean were true, it would unquestionably be serious. But fortunately it is not. The book trade in this country suffers no such domination from the United States as does the periodical and magazine trade, the reason being that no unfair preference is extended to United States books as is the case with United States periodicals. The U. S. periodical publisher is privileged to use Canada as a dumping ground for the distribution of "national advertising" and worthless trash, free of charges, taxes or imposts of any kind, although the Canadian publisher is not so favored. It is natural enough that United States publications should have a strangle hold on our news stands, when every circumstance conspires to assist that end. But no such situation exists in the book trade, where competition is fair. Canadian literary taste, the Dean to the contrary, expresses itself in the marked favor shown toward English authors, especially English fiction writers, among Canadian readers.

The Dean's investigations must have been rather superficial, and his inspection of book-stores very casual, if he failed to perceive the many English books on sale. And he does a grave injustice to British publishers also. Toronto is the centre of the book trade in Canada, and one of the largest publishing centres on this continent; and one need only look in the telephone directory to discover that all the great publishing houses of the motherland have establishments and agencies in this country. Some of these publishing houses are not mere warehouses, but very handsome institutions indeed. They are here because the Canadian appetite for English books makes it profitable. Much the largest book business that is carried on either in Canada or the United States is by an English publishing corporation of world-wide affiliations, which has its subsidiary companies both in Toronto and New York. In discussing the Dean's remarks, the Canadian president of this famous company stated that during the past five years especially, the Canadian book trade has been marked by two notable factors: First, an immensely increased demand for books by Canadian authors dealing with Canadian themes; second, by an ever-increasing demand for English books—fiction, essays,

history, biography, memoirs, and the like. Throughout that period the demand for books of United States authorship has been steadily falling, despite the converse position with regard to United States periodicals.

The Dean of Windsor is perhaps unaware of an other circumstance which throws light on the situation, and it is this: that the United States author, and especially the United States fiction writer, is by no means an exclusive factor in his own market. The more eminent British writers like George Bernard Shaw, John Galsworthy, Sir James Barrie, Arnold Bennett, Hugh Walpole, Rudyard Kipling, to name but a few, enjoy a proportionately larger sale (from a population standpoint) in Canada and the United States than they do in England. The frequency with which English books figure in the monthly lists of "best sellers" and "library favorites" published in New York, must have struck everyone familiar with the subject. Of course there are some American novelists like Edna Ferber and Willa Cather whose books are very popular in Canada, but so are they also in England, we believe. The novel, by a writer of American birth, which has probably commanded the largest sale in Canada during the past two or three years is "The Little French Girl," by Anne Douglas Sedgwick, and that despite the author's nativity was essentially an English book. The Dean's statement that British publishers are not awake to the Canadian field has probably ere now been corrected in London by the publishing companies interested, and we are glad to be able to give assurances of the favor which the best contemporary British writers enjoy in Canada.

### Distinctive Individuality of Canadians

Apart from Dean Baillie's erroneous conclusions about what Canadians read in the way of books, some of his observations about us as a people are extremely interesting. The more he travelled in Canada, the more was he struck with the strength of its individuality. He has been in America twice, and on each visit he was impressed with the enormous difference between the mentality of Canada and that of the United States, and the thing that struck him most about Canadians was their independence of thought. He found it in the newer schools of painting, and the rapidity with which Canadian universities are passing from the stage of being mere schools of teaching to becoming important centres of research. He had many opportunities to listen to the discussion of young men in various parts of the Dominion, and in these casual conversations this same peculiarity was brought out clearly. There was no place for second-hand thought among them, and the young men expressed their own thoughts clearly and simply. After his return to England, he learned from one who had enjoyed the most opportunity of testing Rhodes scholars that he too had been impressed with exactly the same characteristics in his contacts with students from Canada. The Dean considers that everything which can be done to foster this spirit of individuality is of the utmost importance. With the vigorous character of its population and its immense natural resources, Canada must inevitably become rich and populous, but it will, thinks the Dean, only become a great nation if it retains and develops its own individuality. If it tends to become a mere reflection of the United States, it will have no individual message for the world. He believes that Canada should, for many reasons, become one of the most important factors in the life of the world, if it develops on its own lines.

As has been stated before on this page, there is small reason to fear that Canadians will not retain their own individuality. They do so in a large degree under the most difficult circumstances. The fact is particularly noticeable in the great whirlpool of New York city itself. Canadians gravitate thither in very large numbers, but even after they have resided there for many years they remain somehow distinctive and are so regarded by natives of the United States, who come in contact with them. Indeed, most of them take precious good care to let others know of their origin, and to impress it on their children, as a valuable heritage. Therefore, while our Canadians absorb a good deal of trash from the immense volume of worthless periodical literature that floods our news-stands, it is quite improbable that their individuality will be fined away. The tendency in many of the States of the Union is to standardize thought and opinion, just as motor cars, churns, and overalls are standardized. We have not a few in Canada who have similarly tried to regiment opinion in this country on certain subjects; but, so far, all such efforts have utterly failed, and may they long continue to do so.

### Canadian Ports and Canadian Trade

The Halifax Herald is publishing a striking series of articles designed to promote the greater use of Canadian ports for Canadian trade. With this object we have the greatest sympathy, provided that is possible of attainment without the adoption of uneconomic measures such as might be particularly difficult of justification at the present moment, when the country has on its back a financial burden grievous to be borne. We can quite understand the eagerness of Halifaxians to see the port of which they are so justly proud more fully utilized. That port has in operation two grain elevators—one of 500,000 bushels capacity, and the other, quite recently erected by the Canadian Government, with a capacity of 1,030,000 bushels. It certainly seems too bad that, when the port has been equipped with such a fine elevator, the building of such an edifice should not be amply justified by large shipments of grain.

As a matter of fact, there is sufficient trade originating in Canada to ensure the prosperity of all our ports, both Atlantic and Pacific, and it is not unnatural that Halifax, Saint John and the rest of them should feel that they are entitled to handle the immense volume of trade originating in Canada in preference to, and to the exclusion of, ports in a foreign country.

There are other reasons, too, why, if it can possibly be brought about, it is highly advisable that shipments of Canadian grain should remain under official Canadian jurisdiction until they leave Atlantic ports; that is to say, that the ports from which they leave should be Canadian and not United States ports.

Some four years ago, a Royal Commission was appointed to enquire into all aspects of the grain trade in Canada. In its report, dated January, 1927, this Com-



mission stated, in effect, that certain shipments of Canadian wheat that had been watered with American soft wheat had been received in England, and that, while the number of instances of this kind had not been large, "the publicity which these shipments have received in trade circles, and the alarm which they have created in Great Britain, are significant of the extreme sensitiveness of the British market to any tampering with the quality of grain supplied on Canadian Certificate Final." One of the members of this Commission, Professor W. J. Rutherford, who went to Europe to secure direct information, reported one instance, in particular, that of the steamship, "Trevider", from Philadelphia, arriving in the Old Country with a cargo of grain, under Canadian Certificate Final, showing strong evidences of admixture. Other testimony might be quoted showing that, three years ago, at any rate, the opinion was held in milling circles overseas that Atlantic shipments through all Canadian channels were more satisfactory, and that deterioration of Canadian wheats took place—at any rate, occasionally—while they were passing through the United States in bond, especially through the ports of Philadelphia and Baltimore.

Commissioner Oliver, of the Board of Railway Commissioners, which has recently heard evidence on the question of the routing of Canadian grain, and other products through other than Canadian ports, has expressed his view, in no uncertain terms, that Canadian grain can be shipped through Halifax, Saint John and other Canadian ports to the mutual benefit of shipper and buyer. The Halifax Herald rightly points out that "if the grain trade of Canada is directed to Canadian ports, then a great step will have been taken to direct other classes of Canadian trade to the ports of this Dominion." As we have said, there is enough trade originating in Canada to ensure the prosperity of all our ports, and such trade should be handled by them, unless this should be proved to be out of the question on economic grounds.

**C. M. A's Newly Chosen Officers** Montreal furnishes the new president of the Canadian Manufacturers' Association, in the person of Mr. W. S. Fallis, and Saint John, N. B., the new first vice-president of that body, in the person of Mr. Louis W. Simms.

Mr. Fallis is president and general manager of the Sherwin-Williams Company of Canada, Ltd. He was appointed general manager of that company eight years ago, and was elected the president last year. It is twenty-eight years since Mr. Fallis—who is an Ontarian by birth, having been born on a farm in Perth County—first joined the Company, as one of its salesmen. In the interval, promotion after promotion came to him with the company until finally eight years ago, he was brought to the head office in Montreal as vice-president and general manager, subsequently becoming president. During those twenty-eight years, he has had no small share in the developments that have increased the turnover of the company fifty-fold. The same shrewdness, energy and ability with which Mr. Fallis has conducted the affairs of the company with which he is connected, he brings to bear on all he undertakes. In private life, he is the most genial and companionable of men, and at Ste. Anne-de-Bellevue, Que., where he resides, his name is proverbial for generosity and kindness.

Mr. Louis W. Simms, the C. M. A's new first vice-president, is president and managing director of the T. S. Simms Company, Ltd., manufacturers of brooms and brushes, of Saint John, N. B. He is a man who is thoroughly imbued with the best kind of community spirit, and has done a great deal toward creating almost ideal working and living conditions at Fairville, on the outskirts of Saint John, where his plant is located, and where many of the workers in it dwell. Strong for "Maritime Rights", he is a ready and forceful speaker, one who has not only something to say, but also an apt way of saying, and a thoroughly public-spirited citizen, who is regarded in the Maritimes as one of their natural leaders.

**The Death of Honorable D. D. McKenzie** The death of the Hon. D. D. McKenzie, Justice of the Supreme Court of Nova Scotia, and temporary leader of the Liberal party after the death of Sir Wilfrid Laurier, and until the accession to that position of the present Premier, is something in the nature of the removal of a landmark in Canadian public life. A native of Nova Scotia—and, in many ways, a very typical son of that Province—he sat in Parliament for nineteen years, as member for Cape Breton North and Victoria. He was a man of considerable force of character, who held strong opinions strongly, but who, in the contests of our Parliamentary life, so wrought and so fought as to win the esteem and regard of his political opponents as well as of his political friends.

He was possessed of a rich vein of Scott's humor, of the brand that is spoken of as "pawky", and this, combined with his facility and felicity of apt quotation, often from the Bible and the Shorter Catechism, both of which he knew almost by heart, made his frequent interventions in debate invariably things removed from the commonplace. "Wha dour meddle wi' me?" might well have been the device emblazoned on his Parliamentary banner. And, indeed, that man had need to be sure of his ground and of his facts who wished to lock horns with a personality so fiery in Temper, but withal of so shrewd a sagacity. Mr. McKenzie was a man of high integrity and with something akin to a genius for loyal friendship. Incidentally, he cherished a deep affection for British connection—a trait in his character that some of the younger leaders of his party today do not seem oblivious to share.

## LETTERS TO THE EDITOR

### IDLE OR OVERWORKED?

Editor, SATURDAY NIGHT.  
A great deal has been said and written lately about the so-called idle modern woman with a flat full of labor-saving devices and shops within reach almost everywhere.

Some of these women must smile a slightly twisted smile when they read of, or talk to the people who believe the housekeeper of to-day has an easier time than her predecessor of fifty years ago.

Where are the horde of smiling, cheerful servants, anxious to please, and taking a real interest in the comfortable houses where they worked, sometimes for a life-time?

What about the houses themselves? There was always a place for everything—many cupboards and small conveniences, the very names of which are now forgotten. We fancy we have improved in these things. Perhaps we have, but it is very seldom now that we see young married people with half the time to rest and play that their grandfathers and grandmothers had!

Not all of this is the fault of the general "speed-up" in post-war life either; the real truth is that women now work much harder, with far less help of any kind than they have done for many generations.

Part of this is caused by the fact that the dainty little



MUSSOLINI THE HERO!  
Fascist officers and Mussolini's bodyguard acclaiming their leader at the eighth annual Fascist celebrations in Rome.

## The Manitoba Elections "Preferential Voting" and complex issues leave situation in doubt.—Premier Bracken's Unbusinesslike Regime

By F. C. Pickwell

THE Manitoba voters are in the midst of a rather puzzling and unique election campaign. Generally speaking, there are three-cornered contests planned in every rural constituency, and in the city of Winnipeg five or six distinctive groups are lined up, involving about thirty candidates, to be chosen on the principle of proportional representation. Ten only may be elected, based on quotas prescribed. This system has a tendency to favor the minority and is favored by labor socialists. In practice it has worked out very well for many of their orators. So far as the country is concerned the Farmer government adopted the opposite policy, through alternative preference voting—favoring the majority. They seem to think it will work out more advantageously for their particular group. That, of course, is the main ambition. Crosses no longer hold good. The ballot must be marked one, two, three, and so on.

And so, outside of the Manitoba capital, the voter has to gamble somewhat on the ultimate victor in a triangular race. In case the favorite does not reach the quota dead line on the first count, the electorate must in each case at the same time decide who should be a consoling substitute. And if number two fails to make the grade, provision must also be made for this emergency, but only one can be elected. The count is then made in order of meritorious choice. If number one does not receive the designated total, then follows the scramble of twos and threes, and so on, till some one comes out on top. That is the alternative transferable vote system. On the other hand, under proportional voting, if number one receives more than his designated share, his surplus goes to help out some poor chap, who might not have made the grade at all. Through such a circuitous channel the "Progressives" managed to get in one Winnipeg member at the last election, so the new idea is to be tried on a large scale this time. Some call it "intellectual voting," of the schoolmaster type.

There are many groups represented among political aspirants, including the usual number of communists and office-seekers. Voting will take place on June 28th. The three main parties consist of Conservatives, Liberals, and—what now seems to be termed "Brackenites." It is somewhat difficult to designate the government candidates. They change their title so often. The group in power during the last five years at first proudly called themselves "Progressives," but when that historic term ceased to be popular politically, more was heard about the United Farmers, or Farmers' Union, but these did not seem to strike a popular cord. And so the latest catch phrase is "Bracken Government." The Premier has decided that since he alone saved the province's reputation, and most of his followers were dead ones anyway, why should not the beacon lights of fame shine conspicuously on his carefully parted locks.

**MAJOR TAYLOR**, a native son from Portage la Prairie, again leads his party, under a banner that never changes its name. He has visions of victory. Being on the eve of confederation jubilee celebrations, it is suggested that the spirit of Sir John A. Macdonald will lend an inspiring influence—sufficient to carry the day.

Opposed to the Major is a new political leader, in Mr. H. A. Robson, K.C., former judge and public utilities commissioner, who has already renewed fighting life in the Liberals. Political schemers had endeavored to form somewhat of a union between the Progressives, United Farmers', Brackenites, or whatever it is, and the Liberals—to make sure of keeping out the Tories. That sort of stuff does not appeal to a man of Mr. Robson's rigged character and integrity, who has no use for entangling alliances, as a means to an end. At the same time, it seems, he has the unrestrained backing and blessing of the Hon. Mr. King, who speaks from experience on such things. Accustomed to forming judgments on make-believe evidence, the public is getting many a smile from Mr.

bungalows and flats that most people live in now have absolutely no space for storing anything, and must be kept quite immaculate (usually with no maid), for a chair or table a hairsbreadth out of place shows immediately and spoils the appearance of, possibly, two or three rooms.

So, no matter how tired the modern wife may be with minding the baby, or perhaps earning her share of the household expenses working in an office, she has still three meals a day to plan and prepare, the home (save the mark!) to keep spotless, her shopping and her own and her husband's mending to do.

No wonder there are so many nervous breakdowns and irritable, disillusioned girls, who have ceased to look for happiness except from the divorce court!

C. M. G. C.

Robson's witty sallies about the innate claims of the government with many names.

In Winnipeg the communistic and socialistic elements, now representing labor, will again put up quite a battle, but in other parts of the province the stage is occupied by three groups. On sheer merit the decision should rest between Major Taylor and Mr. Robson, but merit does not always count in politics, when class rule and class appeals predominate.

In view of the confused issues, with equally confusing proportional and preferential voting, the writer has been asked for an opinion. The judgment is simple. If you are a good Conservative, vote number one for the candidate representing Major Taylor. If your wife or daughters have Liberal leanings, compromise with your conscience by honoring their favorite with second place. On the other hand, if you are still a Liberal, following the precedent set last summer, give first choice to Mr. Robson's candidate, and then, out of courtesy to any Tories in your family or social circle, condescend to place their favorite as second in line. That is an extenuating feature of the new voting system. It saves much friction in families with political divisions. So far as the other aspiring conglomerate opportunists are concerned, too much reliance cannot be placed on their claims to superior political perspicuity and rare business judgment, in saving Manitoba financially. The campaign chatter sounds too much like high pressure stock salesmanship.

IT WILL be worth while to consider a few unctious claims that are now being made by those representing the Farmer Government. It has been suggested that as the result of previously unrecorded political sagacity, exceptional business judgment, personal honor and lack of class legislation, Manitoba is at last placed on a high pinnacle of statesmanship—which is now the envy of other provinces. A staggering deficit and financial load has been converted into a gratifying annual surplus. If such has really been accomplished, the electorate would be foolish to even consider any other party to the issue. But all the other groups unanimously disagree. No mention is now made of the famous United Farmer platform, which for years occupied so much time of agrarian conventions, as reformist food for public consumption. Evidently this has all been scrapped by the government of their own creation. That is probably why the name is changed so often. Pre-election bribery still prevails, in the form of vote-catching hand-outs.

How about the rigid economy claim, which is now the main plank in the Farmer-Bracken platform? If true, one would first naturally anticipate a reduction in the provincial debt, and fewer expenditures. But records reveal that an increased public debt has been established, in the sum of \$10,262,624. At the last session, the main and supplementary estimates for 1927-28, totalled \$11,182,072.42, which is the largest sum ever voted in the Legislature. Since then additional unprovided obligations have been assumed, as election campaign material, which will have to be voted at the next session.

Much is made of an assumed \$600,000 surplus. Ex-premier Norris has repeatedly charged that this was accomplished by juggling figures and overstating the previous government's deficit by more than \$600,000, after the Farmer Government took office. His statement has not been disproven. If what Mr. Norris states is true, even the much discussed surplus is due more to political trickery than uncanny business economy. Premier Bracken's own ex-finance minister, during the last session publicly exploded the surplus bubble in the legislature when the government wished to play politics, on the eve of an election, by offering refunds on the municipal levy—the only provincial tax, by the way, which affects the farmers in Manitoba, in spite of agriculture being Manitoba's chief industry.

But, as between estimates and expenditures, it is no great feat for any government to work out a book surplus, if they want something to crow about. The average voter will not take the trouble to investigate, so long as it does not affect his pocket book in the form of taxes. Taxation under nominal farmer government has gone up enormously. That is really what counts, and most of the load is carried by Winnipeg. Some comparisons are noteworthy. The direct taxes imposed and collected under the Conservative government in 1913-14 totalled \$846,419.13. In the last full year of the Norris Government, affected by abnormal war-time conditions, this amount had increased to \$4,353,788.20. Last year, under the supposedly economical business administration representing organized farmers (1925-1926), covering much more prosperous times, the total reached \$5,844.39.

**TOUCHING** on the business management of the Farmer Government, reference might be made to rural credits, a benevolent plan to assist farmers in getting on their feet—possibly a good thing, if wisely administered. At the end of five years, under the farmers' own government, there is an admitted loss to date of \$750,000. This system was supposed to be guaranteed, through local associations, against individual losses. The fears expressed in these columns long ago are now borne out, and responsibility

cannot be ignored by a government which managed the scheme for five years, particularly when they boast about bringing back good times to the farmers. In fact, full details should be made public. Another million is said to be on the wrong side of the ledger in the provincial hydro undertaking, for which the farmer government cannot side-step responsibility. If the venture was a mistake it should have been rectified during the first year of office. That is what any real businesslike government would have done. It is rather late now to blame the other fellows. As a matter of fact, what is the government's policy right now?

Consider also the Manitoba Telephone System, under Farmer Government control, which claims a large operating surplus, largely at the expense of Winnipeg. The service at country points shows a deficit of \$300,000, in a recent report, but a profit of \$203,000 on the entire operation. This means that \$503,000 are taken out of city profits, to make up for specially favored country subscribers, obviously for political purposes. That is not an impartial business management of a very high order. Why should not farmers pay their way?

When the electorate head Farmer Government enthusiasts dilate on their financial record, it might be borne in mind that the latter had \$1,679,037.89 more to play with than the Norris Government five years ago. This is made up of three important factors: Liquor revenue, \$698,128.53; income tax, \$548,518; gasoline tax, \$432,391.36.

Probably the most lamentable chapter in the history of Manitoba could be written around the non-enforcement of the liquor laws by the Bracken Government throughout its term of office. The province has been overrun with bootleggers, who have entered all ranks of society. Mayor Ralph Webb, of Winnipeg, who is also a chairman of the police commission, has placed the number of law-breakers at five thousand. The Winnipeg mayor quite properly points to Alberta, as an example, of what can be done by a non-political commissioner (backed by the government) who has the courage and initiative to see that the law is rigidly enforced. There is really no comparison. Alberta has been compelled to respect the law, and Manitoba has not.

ONE of our Western bankers recently asked the writer if the sanctity of a contract is no longer recognized in Manitoba. We had been discussing a court decision in Alberta, in which pool officials were forcing members to live up to the letter of a signed contract, and claiming that members must be taught to understand that a contract cannot be violated. The Alberta courts confirmed that long established code of business honor.

This question was brought up by continuous political manipulation in connection with the Manitoba University, and its perambulating sites, about which several stories have already appeared in SATURDAY NIGHT. It is a sordid tale from beginning to end. The query made above was due to the fact that the Norris Government, by order in council, empowered the University Board to make a legal and binding contract, in order to settle once and for all the permanency of a university site, and eventually arrange for a group of appropriate buildings. The pros and cons had been discussed for years, so it was no hasty decision. As a matter of fact the site finally selected had been held by the University Board for about twenty years, at no cost whatever, aside from taxes and upkeep. But in the end a million dollar institution for the deaf was erected on the property, as part of the group of University buildings planned.

When the Farmer Government came into power, more university political scheming followed. Outsiders were called in, at public expense, to see what they thought about it. The commission started out to investigate all parties to the second part, in the solemn and sacred contract already in existence. It was once more finally decided that the preceding government and University Board were all wrong. Premier Bracken, as minister of education, held that it would be more logical to link up with the Agricultural College—an unsuitable location for a university environment. That would appeal to the farmer voters. The sanctity of a government contract did not enter seriously into the solemn deliberations of these learned men—except to seek advice on how it could be broken. Two years ago the University contract was virtually thrown into the waste paper basket, so far as the parties to the second part are concerned. Somewhat curious about the status of this unusual precedent, the writer consulted a legal friend, versed in all the fine points of law. He was asked if a contract did not have the same status and legal standing with a government, as with a corporation or an individual. "My boy," he said, "Governments have the power to do anything—even expropriate your property, if they wish. They can break or ignore a contract, if disposed to do so. But," he said, gravely, "it would be a dangerous precedent to set, under the British flag. It is not done in the best of governments—or in good families."

SATURDAY NIGHT readers will remember the rather amazing story on the Bracken Government type of politics, written over two years ago. It had reference to the treatment handed out to a public official, Mr. P. A. MacDonald, Public Utilities Commissioner, who had rendered inestimable service, honestly and well, to the community—the outcome of campaigning by an affected promoter associated with their own political group, whose support was most essential to their remaining in office. One was given the most dignified seat in the legislature, and the man who had conscientiously and honestly tried to protect the public was kicked out. Strange to say, in looking over some old Agricultural College real estate data, we find the name of this same promoter on the map as a suburban subdivision booster. Taken on the whole, the United Farmer-Bracken group does not include the business training and stability necessary for a province like Manitoba, if it is to get anywhere. The only men with real business acumen, and more than average intelligence, have stepped out of the picture.

### Blackballed

A MAN rang the bell of the Gates of Paradise and demanded admittance of Peter.  
"What were you on earth?" asked the Saint.  
"I guess" was the answer, "that during the latter part of my life I didn't do much more than play golf."  
"Got a golf ball on you?"  
"Yep. Some balls, I guess they are."

St. Peter took one, threw it over his shoulder, and it rolled away.

For a minute or two he looked critically at the applicant, then shut the gate in his face and locked it.

"What's the game?" demanded the golfer.

"Say, you are no golfer," said Peter. "You don't even know the first rule of golf—to keep your eye on the ball and follow through."—*Golf Illustrated.*





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### Fielding: Link With Confederation

By M. Gratlan O'Leary

IN A small red brick house at 286 Charlotte Street, Ottawa, remote from the Capital's activities, and seeming to turn its back indifferently on the scenes and men of the past, an old man, white haired, bowed and shrunken, lives his twilight days. The man is William Stevens Fielding, the magic of whose name once challenged thousands, and the potency of whose memory defies the silence of that placid, forgetful street. If when, on July 1, Canadians meet in Ottawa to commemorate Confederation, this veteran figure is missed, his absence will speak something of pathos. For Fielding, although he did not stand at the cradle of Union, and was, indeed, like his mentor, Howe, antagonistic to its birth, is the one living Canadian who more than any other links the present with Confederation days. Like Howe and many another in Nova Scotia, Fielding was hostile to union, and, unlike Howe, he carried his hostility into public life long after federation became a fact. Yet he lived to repent; lived to give three brilliant decades to the nation whose creation he had fought, and to fall a tragic casualty in its service. If he was not a Father, he has at least been a mighty builder of Confederation.

W. S. Fielding's life encompasses almost the whole of the story of modern Canada. Born, as Philip Guedalla would write it, when the world still lived by candle-light, he was a figure in Nova Scotia journalism three years before Union. He was managing editor of the Halifax "Chronicle" when Howe was among its contributors. Before the C. P. R. had stretched to the Pacific he was in the Legislature of his Province. He declined the Premiership of Nova Scotia five years before Laurier became leader of the Liberal Party. And when, away back in '96, he came to Ottawa as Minister of Finance, he had already served fourteen years in public life, eight of them as a provincial premier.

It was in 1864, just 63 years ago, that W. S. Fielding, then in his fourteenth year, joined the Halifax Chronicle. The sword of Robert Lee still flashed in the South; Abraham Lincoln was President of the United States; Gladstone had but begun his career; the world was yet to hear of Garibaldi and Cavour; Victoria was in the morning of her reign. Restless, vital, innovating, the young journalist and future statesman soon won his spurs. "We always knew his step on the stairs," wrote one of his associates, "because he was always running."



GETTING READY TO BREAK WITH RUSSIA  
 The British Secretary for Foreign Affairs photographed en route to the House of Commons on the day that the severance of diplomatic relations with Moscow was announced.



GREAT WELCOME TO COLONEL LINDBERGH  
 View taken from the air showing the crowd gathered to meet the trans-Atlantic flyer on his arrival at Croydon Aerodrome, London.

There came a day when Fielding, still in his early twenties, was the first to tell the world of the wreck of the "Atlantic", with its loss of 500 lives; a feat that made him the "Chronicle's" editor and brought him his first taste of fame. He was never a journalist or publicist after the fashion of Howe. But he wrote with verve and vividness; took a lively interest in public affairs; and in 1882 he was elected to the Nova Scotia Legislature. There, rather than in journalism, he found his true career.

ONE morning in 1888 W. T. Pipes, Liberal Premier of the Province, called at the "Chronicle" office, where Fielding was reading proofs. "Good morning, Mr. Premier," said Fielding, have you any news?  
 "Yes, I thought I would drop in and tell you that I have resigned."

"Ah, that is news indeed. Would it be discreet to ask if you have nominated a successor?"  
 "I have."

"Perhaps I might risk the further indiscretion of asking whom it is to be?"  
 "I think that if you turn to Samuel 2, Chapter 12, you may get a clue."

When Pipes had gone, Fielding took his Bible off the shelf and turned to Samuel. One sentence leaped out: "And Nathan said to David, 'Thou art the Man!'"

Eight years later, when Laurier was forming his "cabinet of the talents," Fielding was among those to whom he turned. A man who had never sat in the House of Commons, who was still suspect as a foe of Confederation, who was a journalist rather than a financier, became Sir Wilfrid's chief lieutenant and Canada's Minister of Finance.

History vindicated the choice. Ottawa, in the past three decades, has seen no parliamentarian greater than W. S. Fielding. He possessed nothing of Sir Wilfrid's charm, he was not an orator of the "proud full sail", and in sheer power of analysis he was perhaps inferior to Meighen; but he had a mind that worked like some faultless mechanism, and there was a rare lucid magic about his speeches that both informed and charmed. The word that "Fielding is up" said a veteran of the Press Gallery, always filled the House.

This is not the place to speak of his achievements as finance minister. His fiscal career began with the British preference, and ended—in its first stage—with reciprocity. The fifteen years that elapsed between those two events saw Fielding deliver as many successive budgets, and if they recorded no outstanding accomplishment they at least gave allegiance to the wholesome principle of surpluses and accompanied a period of expansion and prosperity. After 1921, when the whirligig of politics brought him back to the financial helm, he had little opportunity for achievement. Canada, with the rest of the world, still swayed from the Storm of the Peoples; Fielding could only strive for stability, to reduce debt and taxation, and to balance his budget. When the time came for real constructive work, Robb was Finance Minister, Robb who cut the tariff in 1924 and reduced taxation by \$25,000,000 in 1926. He was to garner where Fielding had sown.

After the reciprocity *debacle* men said that Fielding was finished. It was, pre-eminently, his fight, and when Sir Wilfrid's hosts were scattered, and many of the leaders were slain, Fielding, blamed for the disaster, was left to lie where he fell. After thirty years in public life, eight of them as Premier of Nova Scotia, and fifteen as Finance Minister of Canada, he went back to the drudgery of journalism.

Six years later he re-entered Parliament—a new House and world. The man whom he had followed through stress and storm for fifteen years now sat opposite to him as a political foe, most of his old comrades had gone, a few were with him behind Borden. Fielding could not stay in that tabernacle. With the war over, he moved to the cross-benches, and although the Liberals who had remained faithful to Laurier still regarded him as an apostate, he soon found himself back in his spiritual home. In 1919, when passions seemed to have passed, and the Liberal re-union took place, he appeared at the Liberal convention.

IT WAS to mark one of the tragedies in the old man's life. One can see him now, an old man, gray haired, slightly shrunken, as he appeared on that Ottawa platform. He was there, quite frankly, as a candidate for the successorship to Laurier. One fancied during that brilliant and memorable defence of the cause for which eight years before the party had gone down he was scrutinizing the crowd, perchance to see how deep was that cheer; he had heard cheers before. They had cheered reciprocity.

Cheers, like tears, may dry up and leave no trace. And when the veteran had gone from the stage, and the cheers had died down, the crowd remembered—conspicuously. The mantle of Laurier fell upon Mackenzie King.

That night, in the driving rain of an August evening, two newspapermen encountered Fielding, hurrying along, in frayed overcoat and without umbrella, to his hotel. If there was bitterness in his heart, he showed no trace of it. But he was plainly, quite clearly disappointed. "No man," he told them, "can lose what is a very considerable

honor without regrets. But, at the same time, I realize that it is the very best thing that could have befallen me. The burden of leading a party for power, and the heading of it after it has achieved power, is tremendous. I question if the public understands how heavy and trying it is. I am no longer young and it would almost certainly shorten my life. So perhaps I should be able to say that I am pleased."

"While nature calls aloud for rest," said Gladstone in Midlothian, "I am putting on my armor." It was so with Fielding. At 71 years of age, with nearly 40 years of public service behind him, he again put on his armor, and one day in the winter of 1922, the little grey Nova Scotian came back to deliver another Budget. Perhaps the deep cheers of reverence and affection that greeted him then compensated a little for the lost prize of three years before.

But although he remained at his post long enough to deliver more budget speeches than any Minister in the British Empire—Gladstone's great record not excepted—his career was soon to close. A long trip to Halifax in mid-winter, made in an ordinary Pullman — although Finance Minister, and advanced in years, he would not take a private car—brought on an illness from which he could not rally. He never returned to the House.

For months he fought bravely against fate. He would summon friends to his bedside and discuss the political situation. He would bring officials of his department to his room, and with withered flesh and sagging head, though with heart unwearied, run through revenue figures, placing surpluses, chopping taxation floating bond issues, revelling in the business of finance. But in the end he had to submit.

To that little red brick house at 286 Charlotte Street men still go to Fielding. For there, in his twilight, far removed from the stage he once dominated, yet with heart and mind and soul still zealous for the country he served so long, they can see one whose career is written in the lines:

"Statesman, yet friend of truth, of soul sincere,  
 In action faithful, and in honor clear;  
 Who broke no promise, served no private end,  
 Who gained no title, and who lost no friend."

### The Passing Show

#### ANACHRONISM

A writer in the Toronto "Evening Telegram" in a rather heated tirade against the flapper, accuses her among other things of pinching in her waist with a corset. He seems to have studied his subject rather superficially.

The trouble with reducing duration of travel between New York and Paris to a day and a half is that you have barely had time to place your foot on the rail of the bar before you have arrived at your destination.

#### UP-TO-DATE

There would seem to be much justice in the claim that all that children are taught of history is kings and dates. A small girl when asked the other day to name a famous Roman king and his date replied, "Caesar with Cleopatra."

According to a newspaper dispatch, a perpetual peace plan between France and the United States is to be negotiated openly this summer.  
 Then at least the world will not be caught unprepared.

#### THERE SEEMS NO OTHER REASON

Two Americans met on board an Atlantic Steamer bound for Europe.

"Hello," shouted one of them, joyously, "come on down to the bar and have a drink."

"Thanks, but I don't drink."

"You don't? Then what are you going to Paris for?"

As business executives, a lot of chaps are good golfers.

Perhaps one of the reasons why there have been no popular songs about Ontario is that it is almost impossible to rime "Mammy" with it.

#### THE OLD-TIMER

The summer resort advertisement read: "Good fishing abounds, lovely bathing beach, beautiful vista, comfortable quarters, running water in each room, absolutely no mosquitoes."

"Mother," said father, "pack ten yards of mosquito netting, a dish-pan to catch the running water, a portable bath-tub and a bowl of gold-fish. And, oh, don't forget



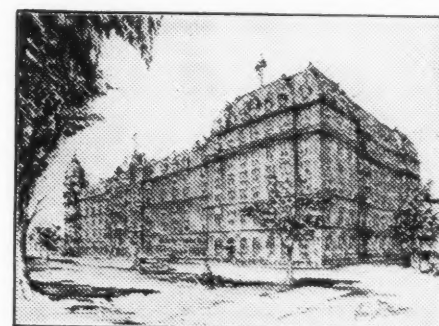
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the stereopticon views, we simply must have something to look at!"

#### THE ARCH CRIMINAL

And speaking of bobbed-hair bandits, nothing compares to the young thing in flimsy skirts who holds up the traffic at rush-hour.

The ideal motorist is one who never forgets that he was once a pedestrian.

Plague was unveiled by Lt-General Sir H. Burdall in the Grande Place, Mons, France, commemorating the entry of the Canadians in 1918—Toronto Telegram.

And this after all the talk there has been about the necessity of health preventative measures.

The United States Treasury announces that its paper currency is to be of a smaller size. This reduction in the size of the bills is presumably made to bring them more into harmony with their purchasing power.

#### CAUSE AND EFFECT

An American University professor once said that if a man wants to live long he mustn't kiss his wife.

It is therefore interesting to observe in connection with this statement that scientists claim man has added twenty years to his life in the past half-century.

Many a woman who says that her face is her fortune is confessing to bankruptcy.

Hal Frank





THE national birthday party scheduled to commence July first promises to be a successful and fitting affair. At any rate, the central committee which has been working for weeks on arrangements for it and which should know most about the prospects, professes to be fairly well satisfied. It is in constant communication with the provincial and municipal authorities who are in charge of local preparations, and it is assured that from coast to coast the diamond jubilee of confederation will be honored by appropriate demonstrations. The keynote of all the plans seems to be in the effort to testify to the greatness of Canada, to bring to the attention of the people at home and abroad the fact that we have good reason to be proud of our country on this sixtieth anniversary of its birth and to have high satisfaction in our citizenship in it. This testimony will be made in speech and song and prayer in all the cities and towns and hamlets of the Dominion, and will be emphasized in parades and other features of the celebration. In Ottawa the whole week-end is to be given over to rejoicing, and the programme will be similarly extensive elsewhere. Here in the Capital the federal government is in command and the observances will have a national tone. A host of distinguished people within and without the country have been invited to attend and a goodly number of the invitations have been accepted already. The Prince of Wales and Premier Baldwin will not be here in time for the celebration, of course, but their visit to Canada later in the month is by way of doing honor to the anniversary. They are due to arrive in Quebec on July 29, and during their stay in Canada will visit a number of the larger cities.

THE volume of literature issued by the central committee is immense and much of it is of excellent character. One particularly fine piece is the booklet entitled "Sixty Years of Canadian Progress," which gives a splendid and compact review of the development of Canada in all respects since 1867. The booklet has made a splendid record and is a splendid demand for it. It is the work of the Dominion Bureau of Statistics—probably the way to one of the most complete and efficient establishments of its kind in any country—and is well worth reading and keeping as one of the reference sources. The daily output of literature of all kinds in relation to the jubilee averages some three thousand copies.

The national committee desires now a thanksgiving service on Sunday, July 2, should be regarded as one of the most important features of the celebration. It proposes that it be held at the same hour, 2:30 o'clock in the afternoon, from one end of the country to the other. The observance of all the people giving thanks at the one hour for the blessings of the past sixty years should be most impressive and inspiring, says the committee in writing to the local organizations suggesting that the service be held. In Ottawa the service will be under the direction of the Bishop of the Diocese, while in the provincial, territorial, and municipal observances will be held. In each case it will be held in the open air in front of the legislative building. The committee asks that in communities other than Ottawa the service should be under the direction of the local authorities. "No settlement or hamlet in the Dominion is so small or so remote as to participate in the national 'Thanksgiving,'" it declares. "A service of some kind has been organized and is being held in communities so that the country shall be as nearly as possible the same from coast to coast. It opens with a service of some well-known hymn, 'Praise God from whom all blessings flow,' and suitable hymns are chosen for singing in the homes of Canada, the fathers of the Dominion, and those whose lives have been given in the nation's service. A prayer for divine assistance in the government and other prayers are included, and the programme ends with 'O Canada' and 'God Save the King'."

THE committee and its staff are deserving of a great deal of credit for the untiring efforts they have put forth to make the celebration worthy of Canada. Men and women have worked day and night in an endeavor to make things definite. Mr. Mackenzie King and other members of the government have been also very active and very much interested in the affair. Already one sees some remarks to the effect that there is a lack of organization in what has been done, but there is a limit to the forms once a celebration has actually taken, and it is difficult to see what more can be done.

THE government appears to have a difficult task on its hands in its first foreign diplomatic intercourse with a foreign power through its own ambassador. Mr. Massey has not been able to persuade the Washington government to comply with Canadian wishes in the border immigration matter, although the continuance of negotiations may bring some measure of success. The Ottawa note to the United States government was an ambitious effort, going deeply into the nature of the subject and making out a strong case for the restoration of the understanding that has hitherto obtained regarding the passage back and forth across the border of the citizens of each country. It was couched in the traditional language of diplomacy and in that respect at least did full credit to the new status, but it remains to be seen how effective it will be in securing the desired advantages for Canadians.

UNDER Mr. King the governmental establishment is rapidly increasing. The year before last when he was short of seats for cabinet ministers he declared his intention to economize in the expenses of government by merging departments and saving some salaries, but the plan did not materialize to any great extent. Instead of the number of governmental posts being cut down it is being enlarged by the appointment of various kinds of expert assistants. The latest appointment is that of an executive assistant to Mr. King. The Prime Minister is strong for having about him men educated in the science and theories of government. Like Doctor Skelton, who was brought from college halls to be under secretary of state for external affairs, the Premier's new assistant is a college professor—Doctor Rogers, who holds the chair of political economy at Acadia University. The appointment is a temporary one, so that Doctor Rogers may go

back to his teaching if incompatibility sets in. Just what are to be the duties of the new official has not been disclosed, but his is to be the eight thousand salary voted by parliament last session at the motion of Mr. King.

ALTHOUGH the general public doesn't seem to be displaying much interest in the matter, the possibilities of the autumn convention of the Conservatives in regard to the leadership are being earnestly canvassed by politicians and followers of parliament at the Capital. No new entries have been posted, and the probable nominees are still Guthrie, Ferguson, Bennett, Rogers and Cahan. Mr. Rogers, it appears, is very seriously desirous of being the next leader of the party, and some Tories seem to think he has a good chance. He has been working his head off in the West and finding time for frequent trips into the East in furtherance of his ambition. There is no indication, however, that his cause is making much headway this side of Winnipeg. Some people seem to think that if there isn't to be something in the way of a decided preference for some one of the figures named it may be good running for a dark horse, should one emerge. In this connection a few eyes are being cast in the direction of one of the ablest of the newer members of the House of Commons, Colonel G. R. Geary of Toronto. The party might go much farther and fare worse in picking a chief. Colonel Geary would fill the requirement of those who think it would be best for the party to have as a new leader a man who could inspire confidence, but who has not been too active in the game of party politics. In the various posts he has held in Toronto, including that of mayor, he has demonstrated capacity for public service. Since he came to the Commons in 1925 he has attracted much favorable attention. In Quebec and the Maritimes Mr. Cahan is exceedingly busy in organizing for the convention, but whether he aspires to the leadership himself or merely aims to have more than a little to do with the decision as to who will get it is not altogether clear. None of the prospective candidates is making an avowed canvass for himself with the possible exception of Mr. Rogers. The plans for the convention will not take definite shape until after the jubilee celebration is over.

IN THE cabinet building which he did last fall Mr. King made two or three good selections of new men. Hon. James Malcolm looks like one of the most effective Ministers of Trade and Commerce the country has employed in quite a few years. His department too often has slumbered in inactivity, but he is putting some new life and vigor into it. There is plenty of good work for the department to do in assisting in the expansion of Canada's trade, and Mr. Malcolm appears to feel that it is worth while stirring it to action. He has the energy to do it and evidently also the ability. The Trade and Commerce Department is one branch of the government that can benefit by business direction, and Mr. Malcolm has had plenty of business experience in large ways. Another of the new Ministers who is specially well thought of is Colonel Ralston, head of the Defence Department. If he stays with the government he is likely to become one of the most useful of Mr. King's associates. The opportunities of his department for assisting in the development of aviation in Canada give him some scope for his ability.

I ANTICIPATED too much two or three weeks ago in suggesting that Mr. Rowell's commission for the enforcement of the Volstead Act was on the point of being called off. It is still on the trail of the rum runners, having carried its investigation back to Montreal. There it unearthed a surprise for those who have thought there could be no virtue associated with the foaming glass, for it discovered a brewery that had over-paid the government some twenty-five thousand dollars in taxes. Credit where credit is due, the excessively honest brew house is the venerable firm of Molson who brewed for the early settlers. Even such a discovery as this, however, hardly justifies the continued cost of the Rowell enterprise.

CANADIANS resident in the United States will unite with those at home in honoring the country's jubilee anniversary. They are taking an interest in the plans going forward here and large numbers of them are procuring the literature being distributed from Ottawa. One of the features of the celebration here will be the erection of a tablet in the Victory Tower on behalf of Canadians in the States testifying to their ever-green love for the home land.

#### The Old Order Changeth

*Some time and moment! Buy a pair of our clippers — 4c.*

I'VE noticed in my barber's shop (not merely once or twice, but very often recently) the atmosphere is nice. It breathes of femininity. I've sensed it in a trice. But I am in a hurry to have my tresses shorn. The doubtless had instructions from my wife that very morn. She has remarked she thought my locks looked shaggy and forlorn. Mesdames signs of "Fourteen chairs, no waiting, no delay!" Which once beguiled my innocence and held me in their sway. No longer lure me in to waste the precious hours away. The fourteen chairs, I dare predict, are filled by fourteen girls. And fourteen busy barbermen are trimming maidens' curls. No subtle hunter round the shop the modern barber hurls. No more I'll go and sit and wait, and wait, and wait, and wait. With agitated mein till some tonsorial potentate. Has finished bobbing boyishly a youthful female pate. I've bought a pair of clippers, some scissors and a comb. And now when I find necessary the shearing of my dome. I'll simply slip my wife four bits and have it done at home. —Roger B. Priestman.

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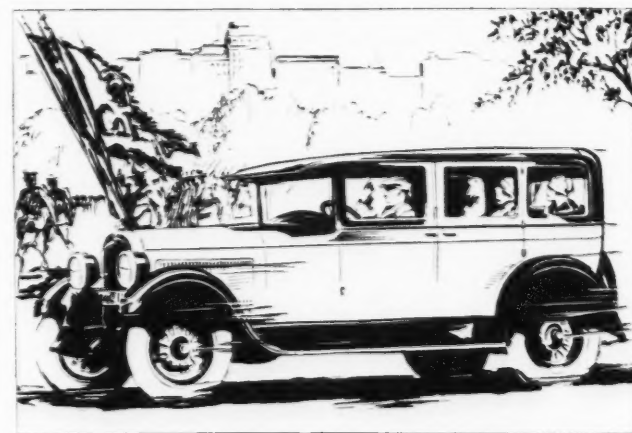
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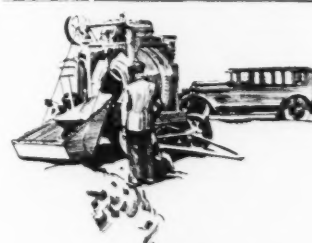
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### Marking History's Footprints Work of Sites and Monuments Board in Western Canada By Charlotte Gordon

THE Historic Sites and Monuments Board of Canada is this year at its first milestone. The annual gathering in Ottawa this spring marks the end of the first year, for which its members were appointed. Its function, the purpose of formation, is the placing of the department of the Interior in the center of the country, and the marking of sites of public interest, in the marking of sites destined to have a vast influence on the development of the Dominion.

This honorary body is composed of representatives from each section of the Dominion. Judge Crooks for Nova Scotia, Dr. J. C. Melville for New Brunswick, Judge Demers for Quebec, Brig. General Criswell for Ontario, Dr. J. H. Crooks for western Ontario, His Honor, Judge F. H. Brown for the four western provinces, Mr. J. B. Harkin of Ottawa is the executive officer representing the Department of the Interior.

The Board now has under scrutiny over one thousand sites and from this number, one hundred and fifty are being selected and recommended for action by the department. In this achievement the discoverers and explorers and empire-builders of our country are fittingly honored. By the erection of the tablets an interest in the history of our country is awakened.

We read in the book of Joshua that, when the children of Israel had passed over Jordan, they raised a pile of stones, taken from the river, so that, when in the future, any one should ask, "What mean ye by these stones?" they could tell the story to which the stones bore witness.

And so today, each of these piles of stones set forth the salient facts which appeal to the Historic Sites and Monuments Board of Canada, as a justification for its selection and marking as an historic site of national importance.

The tablets which each tell their own story, are about three feet by two in dimensions, and have on them suitable inscriptions.

The cairns and tablets are placed in prominent positions in the cities and towns, on highways and waterways, where they are in line of public vision and where they will be most instructive to future generations in impressing our history. The work of the Board in the rather remote western provinces is of especial interest. The recognition and marking of eighteen sites belong to this division.

THE first accomplishment in western Canada was the erection of a cairn at Nootka Sound, Vancouver Island. The people of Canada thus marked the spot where British history on the North-west Pacific Coast had its real beginnings. It stands as a memorial to the victory of the great principles of the freedom of the seas.

At Prince George a memorial tablet marks the overland journey of Alexander Mackenzie, the first white man to cross the main body of the continent of America. The end of this historic journey at Bella Coola has recently been marked by a monument which, it is expected, will be unveiled about 22nd July, exactly one hundred and thirty-four years after the explorer "mixed up some vermilion in melted grease" and wrote on "Mackenzie's Rock", his famous memorial. The British Columbia government has set aside an area of thirteen acres for the purpose of a provincial park to be known as "Sir Alexander Mackenzie's Historic Park".

The early economic and social life of the country was typified in the cairn erected at Fort Langley, the post built by the Hudson's Bay Company to wrest from American vessels the trade of the Coast. The inscription on the tablet reads:

"The first trading post on the Pacific Coast of Canada, built here in 1827 by the Hudson's Bay Company, destroyed by fire and rebuilt in 1840. The scene of the first agriculture and the first fishery in British Columbia. The birth place of the Colony of British Columbia. 19th day of November, 1858."

At Prospect Point, on top of the cliff of which the old steamship "Beaver" lay, until the wild waves claimed her for their own, is erected a memorial to this pioneer steamship of the northwest Coast. It was wrecked off this point on July 26th, 1888. The old commander of the vessel, Captain George Marchant and Mr. John Fullerton, of Victoria, the last engineer, were honored guests on the occasion. One line of the inscription reads: "The story of the 'Beaver' is the story of the early development of the western coast of Canada."

That the Cariboo road, the "Appian way of British Columbia", played such a vital part in the development of the province, that the gold of Cariboo gave the country its start, economically, made fitting a memorial at Yale. To know the Cariboo road and the life of the Cariboo is to know the epic of British Columbia. The inscription on the tablet reads:

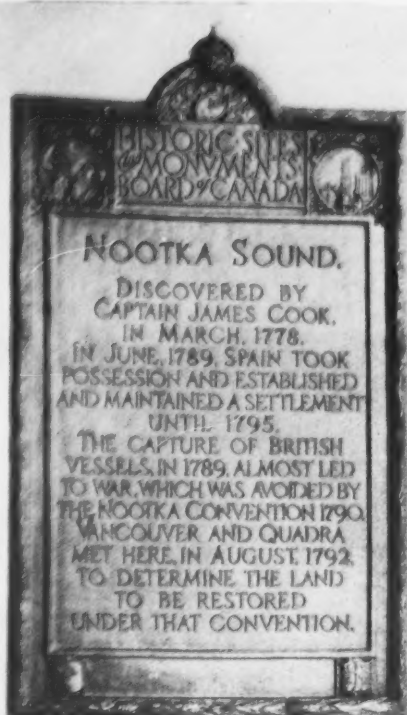
"Here began the Cariboo wagon road, which extended four hundred miles northward to the gold mines of Cariboo. Built 1862 to 1865.

"In the golden days of Cariboo, over this great highway passed thousands of miners and millions of measures. It was eminently fitting that Mr. Justice Macdonald, born at 141-mile House, on the old Cariboo Road, should deliver the oration.

At Gonzales Hill, Victoria, a tablet and cairn mark the discovery and exploration of the Strait of Juan de Fuca, the end of the historic search for the mysterious "Strait of Anian" which was supposed to connect the eastern and western oceans. There was intermingled, at the unveiling, the red, white and blue flag of Britain and the crimson and gold of Spain, further impressed by Mr. John W. Dolby of Seattle, vice-consul for Spain, in the remark: "There is a deep significance in the mingling of Spain's and Britain's flags upon that monument." Captain Robert E. Barkley, a great grandson of the discoverer of the Strait, was present and told of his arrival on Vancouver Island, thirty-five years before, and exactly one hundred years after his great grandfather, in the "Imperial Eagle" discovered the Strait of Juan de Fuca.

To honor the pioneer fur-traders who, by establishing themselves in the locality of the present city of Kamloops and who aided in securing the country for Great Britain, a tablet, affixed to a boulder, in Riverside Park, Kamloops, was unveiled.

New Westminster is rich in historical association. Here was located the first mint in the old Colony and, until recent years, the first mint in the Dominion. A memorial will this season be unveiled in the city of New Westminster, on the penitentiary grounds, to commemorate the landing of the engineers in 1856 and the founding of the first capital of British Columbia.



Standard Type of Tablet Placed on Cairns Commemorating Historical Spots Throughout Canadian West.

In Alberta "the most unique police force in the world", the Royal North-west Mounted police of the Canadian West, are honored in a memorial, erected in Central Park, Calgary. The unveiling was a memorial gathering of veterans of the old force. Among those taking part in the event were Colonel James Walker of Calgary and Sir Cecil Denny of Edmonton, early officers of the force.

IN HISTORIC Fort Macleod, a cairn and tablet will commemorate the events associated with the founding of the Royal North-west Mounted police, on the Island near the town in 1874.

Old Fort Augustus, near Edmonton, in the Fort Saskatchewan settlement, now almost forgotten, will be marked this year. There will be recognized the sites established by the Northwest company in 1794, and Fort Edmonton, situated a few hundred yards away, built by the Hudson's Bay Company in 1795. Both forts were wiped out by the warlike Blackfeet.

The region of Jasper Park and the Athabasca Pass has acquired considerable historic interest because of its importance as a trans-Canada route in the days of the fur-trade. Two sites have been deemed by the Board to be of national importance. Henry House, founded by the North-west Company in 1811; the last site of Jasper House, twenty miles north of Jasper Lodge, first built on Brule Lake in 1813 and between 1827 and 1829, moved to its last site at the confluence of the Rocky river with the Athabasca.

The cairn erected at Frog Lake, Alberta, marks the historic ground of the rebellion of 1885. Other battlefields across the border in the province of Saskatchewan, connected with the rebellion, have been recognized by cairns and tablets: Batoche, Cutknife Hill, Battleford, an early capital of the Territories. The importance of old Fort Livingston, the first capital of the North-west, where Governor Laird and his council held their sessions, has been perpetuated. Fort Walsh, a stronghold of the police, will be marked this year.

Gleichen, Alberta, the old Blackfoot Crossing, scene of the famous treaty, number 7, by which the Blackfeet and other tribes surrendered their rights to fifty thousand square miles of territory in Alberta, will be marked by a memorial cairn. It will be placed in close conjunction with the last lodge and the grave of Crowfoot, most famous of Indian chiefs.

In Sir William Whyte Park, Winnipeg, Manitoba, was erected a cairn and tablet to mark the site of Fort Douglas and as a memorial to the Selkirk settlers. It serves, as well as a reminder of the first wheat sown on the Canadian prairies.

A tablet, placed on the vine-covered gateway of old Fort Garry, calls to mind the historic district, the vicinity of four forts. It marks the site of Fort Rouge, established by La Verendrye in 1738. Fort Gibraltar, built by the North-West Company in 1814. "Old" Fort Garry, headquarters of the Hudson's Bay Company in 1821, and "New" Fort Garry, built of stone in 1826 to 1829, and seat of government until the transfer to Canada in 1870.

The Board has recognized the importance of the work of La Verendrye, the intrepid French-Canadian explorer of the west, and will erect a cairn and tablet at Portage la Prairie to commemorate the site of Fort La Reine. It is quite probable that other points in Manitoba, associated with La Verendrye, may be suitably commemorated.

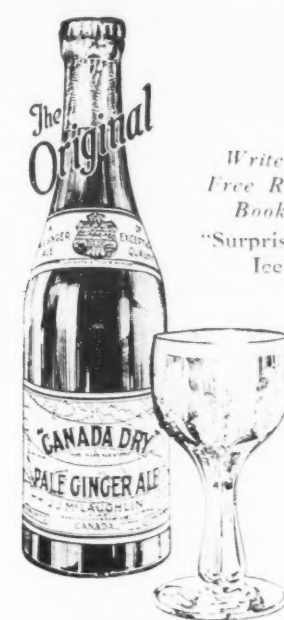
The national peace which followed from the Treaty arrangements with the Indians will be commemorated as far as Manitoba is concerned, by a cairn in Lower Fort Garry.

Thus is national sentiment fostered. Thus is local interest in our rich historic background stimulated. There are few trails in Canada but lead to some interesting history or achievement of national significance. It is a matter of surprise that many of these spots have not been recognized, the cabin station in Randolph Creek, the Pacific cable terminus, Spanish Bank, adjacent to Marine Drive, Vancouver, where met Britain and Spain, it represents the dying glories of Spain and the growing glory of England, as a result of the Nootka convention. Simpson's Pass in the Rockies where in 1842 was carved his initials on a tree, the first mining of coal in Alberta, the first commercial mining of coal in British Columbia. The Historic Sites and Monuments Board have as a field of operation, half a continent.

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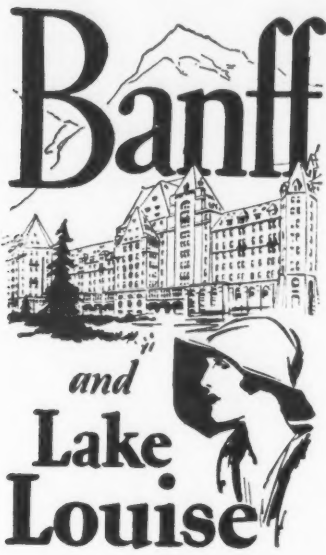
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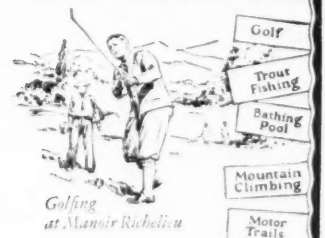
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English girls trained by the great Russian ballerina, Karsavina, recently  
gave a beautiful display of their art at an old English garden fete in the  
Royal Botanical Gardens, London.

### "The Bride" at Hart House Theatre

Hart House Theatre, its regular season ended, opened its doors again for a week beginning June 23rd, to permit the independent production of "The Bride," a mystery comedy by Stuart Oliver and George M. Middleton. Gordon Sparling, who was responsible for the revival of this popular farce, has done considerable work in amateur theatricals in Toronto, having been long associated with the Trinity Dramatic Society. He also directed the successful Junior League Revue, which was presented early in the season at the Royal Alexandra Theatre.

For this production, Mr. Sparling assembled a cast of competent local performers, many of whom have appeared in Hart House plays. "The Bride" is built after a sturdy recipe. The serenity of a bachelor household is disturbed one evening by the sudden intrusion of a young and attractive lady, via the roof-door. She is garbed as a bride and has an affecting story to tell of how she deserted an unlovely and elderly bridegroom at the altar. With the news that there has been a jewel robbery down the street and the arrival of police and other gentry in search of the young lady, the plot begins to thicken. Eerect on sound farcical lines, "The Bride" is exciting and quite amusing, and was given on the whole a satisfactory production at Hart House, although an increase in tempo would have made it much more effective.

The play was excellently staged and the players acquitted themselves creditably. An interesting member of the cast was Miss Marjory Campbell, a Toronto girl, who has had experience on the professional stage in England. She is a capable actress and in the role of Marie Duquesne, the "bride," performed vivaciously and with skill. The two bachelors, the elder and grouchy Mortimer, and the younger and more human Wilson, were played by Fred Manning and George R. Young, each handling his lines with ability and giving an all-round good "show." H. E. Hitchman offered a brief but perfect portrait of the elderly hay-seed from up-state, Isaac Walton Pelham, while Susanne Leach as Mrs. Henrietta Travers, the "romantic" aunt of the boys, gave a characteristic performance. Edgar Stone, H. McAllen and P. J. Mallett were agreeable in lesser roles.

### Opera in London and New York

as much "grand opera" as New York does is a question which we cheerfully leave to be fought over by those naive persons who think an opera house is necessarily the hub of the musical universe, and those other equally naive persons who think that "absolute" music is necessarily a higher, purer, and nobler form of art than opera. Since we ourselves happen to share neither of those pleasantly simplified views, we are scarcely qualified to answer our own question, writes Lawrence Gilman in the New York "Herald-Tribune."

In at least one respect, however, London operators are to be envied; and that is in the matter of the Wagner casts which they are privileged to hear. Why it should happen that the management of the Royal Opera season at Covent Garden is able, year after year, to present certain of the finest Wagner singers in Europe which the public of our own Metropolitan Opera House has never heard, is a mystery too deep for the solution of mere wayfaring citizens. Whether the London Opera Syndicate, Limited, is shrewder, or more enterprising, or more far-sighted than our own Mr. Gatti-Casazza; whether the English managers are in a position to offer remuneration which the Metropolitan cannot afford—these are conjectures that are not to be disposed of dogmatically or offhand. The fact remains that London hears some of our ablest Wagner singers in addition to others whom we in New York do not know at all.

London has heard within recent years, for example, New York's best Wagner barytone, Mr. Schorr; our best all-around Wagner tenor, Mr. Laub-

thal; our best Parsifal, Mr. Melchior; to say nothing of Mme. Jeritza. But we in New York, alas, have never heard a certain remarkable group of Wagner singers who are old friends of the Covent Garden Wagner audiences. We know nothing of that great contralto, Maria Olczewska, a superb Fricka, Brangäne, Waltraute (she has been secured by the enviably up-and-doing Civic Opera Company of Chicago for next season). We know nothing of Lotte Lehmann, a matchless Eva and Sieglinde. We know nothing of Frida Leider, one of the outstanding Isolde's of our time.

The mystic principles which govern the Metropolitan's choice of artists forbid profane examination. Nevertheless, we can fancy that those opera-goers who have heard Olczewska or Lotte Lehmann abroad may have wondered why it is that they cannot hear them on the stage of the Greatest Opera House in the World. Of course, there must be a mistake somewhere, for has not Mr. Gatti-Casazza—a cautious generalizer, one not given to indulgence in wild and whirling words—assured the public that all the best singers have been caged behind the golden bars of the Metropolitan's extensive aviary? The wary opera-goer will therefore think twice before he questions Mr. Gatti-Casazza's implication that the best of Brunnhildes is to be observed in the person of Mme. Larsen-Todsen; or the best of Brangänes in the person of Mme. Branzell (or possibly Mme. Telva).

Of course, it is barely possible that Mr. Gatti-Casazza, like the rest of us, is always learning; for he has announced the engagement for next season of Gertrud Kappel, whose Brunnhilde, Kundry and Isolde so stirred all those who heard her last year at Munich. As for Olczewska, we shall have to journey to Chicago if we want to hear her next winter; and if we insist upon witnessing the unrivaled Sieglinde of Lotte Lehmann (who is also a consummate singer of Mozart, Beethoven and Richard Strauss) we shall still have to go to Europe.

### The Opera Season in London

London's present contact with certain old friends of our Metropolitan seasons, and certain others who should be old friends of ours, but are not. Covent Garden mounted "Tristan und Isolde" in the first week of the current London season. Mr. Newman found the

performance "the best we have had of 'Tristan' for a long time, and that, largely, because Tristan himself never let us down, not even causing us any anxiety in the most ticklish passages in the score, such as 'O sink' hereafter, 'Nacht der Liebe.' Fritz Laubenthal's voice seems to have developed more warmth of color since he was last here, though it is still somewhat too bleached—the average German tenor tone generally suggests white meat rather than red. But at all events he is sound and steady, which is a great deal in 'Tristan'; he keeps in tune with the orchestra now and then, but not an he is still curiously stiff; when he moves it is as if his joints had not been oiled for some time, and when he stands still, as he has to do so long in the first act of the opera, it is as if he were not so much rooted to the spot as glued to it. In his stance on the fore-deck in the first scene he makes Casablanca look like a hustler. But when we have said all that can with justice and without unkindness be said of him, he remains a thoughtful and capable artist, who, if he does not ravish our ear as Tristan, never distresses or revolts it—and of how many Tristans can that be said? With a first-rate Marke in Otto Helgers and a first-rate Kurvenal in Herbert Janssen, the cast was admirably rounded off. Mr. Heger's tempi were a little on the slow side now and then, but not an essential point of the score was lost."

As for the Isolde of Frida Leider and the Brangäne of Olczewska, Mr. Newman found them "as impressive as of old"—which, alas, means nothing to New York.

Hearing the "Ring," Mr. Newman confessed to mixed emotions. Orchestral playing in London is notoriously bad these days (Mr. Newman emitted a column lament on this subject a week or so ago); but we doubt if the performances of the Covent Garden orchestra under Bruno Walter are much less delectable than the playing of the Metropolitan orchestra under Mr. Bodanzky. The trouble in both cases is insufficient rehearsing. The same difficulty, by the way, exists at Munich. When Muck conducted "Tristan" there last summer he was obliged to deal with an unheated orchestra. It was only by virtue of his transcendent authority and musicianship that he was able to secure the amazing results that he compelled the orchestra to yield him. But Muck is forever shut away from both London and New York; and so, apparently, is that other wonder-working master of Wagner, Toscanini, so far as the opera is concerned.

Shall we ever hear, outside of Bayreuth, fine orchestral performances of the Wagner scores? Probably not, so long as opera houses are either hard up or commercially minded—unless some worthy successor of Toscanini or Muck shall arise to work his perpetually baffling magic of transmutation, turning base orchestral metal into interpretative gold.

Mr. Newman found "Siegfried"—or rather Siegfried himself—the weak spot in the "Ring" Cycle, "as usual." "I have never yet," he remarked, "seen a Siegfried in whom I could believe, and I have given up hopes that I ever shall" (so have the rest of us).

"For the rest, almost everything has been first rate, especially Lotte Lehmann's extraordinary sympathetic Sieglinde, Friedrich Schorr's fine Wotan, Mr. Norman Allin's splendidly sung Hunding, and Frida Leider's Brunnhilde—this last not quite the equal of her Isolde . . . but a splendid piece of work for all that. We need never hope to see and hear a better Waltraute than Mme. Olczewska; her singing of the address to Brunnhilde in the first act of 'Götterdämmerung' and Mme. Lehmann's singing in the love

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The brilliant Canadian concert pianist who is spending the summer in Toronto, where she has opened a studio for a limited number of pupils.



scene with Siegmund have been the two quite flawless things in the cycle. "Mr. Laubenthal has been as usual—stiff in both his singing and his acting, but still holding our interest and commanding our respect as the Siegfried of 'Gotterdammerung.' His virtues are mainly negative—he never makes us anxious about his tone or his pitch, he never does anything that offends our taste, he never thrusts himself forward to the damage of his part; and his negative qualities are so good that out of the sum of them there comes, paradoxically, something almost positive. Mr. Habich's Alberich and Mr. Reiss's Mime are two thoroughly finished studies with which we in London are very familiar by now. Greta Ljungberg's Guttrune was refined and appealing, especially in the third act; in the first scene with Hagen and Gunther she was rather badly made up. A newcomer to London, Sigrid Onegin, made a decided impression as Fricka in the 'Valkyrie.' Her voice, presence and style are all excellent."

# Musical Distortionists Rebuked

"Make the sparks fly!" "Surprise and shock the audience!" "Epater le bourgeois!" These are the slogans which concert performers are nowadays encouraged to adopt, writes Jerome Hart, of New York, in "The Sackbut" (London). In order to obtain any worth-while notice from the musical critics and reporters an artist must indulge in stunts and in part to his performance elements of sensationalism. He must be a distortionist. His fortissimos must be deafening, his pianissimos all but inaudible, his phrasing exaggerated, his prestissimos of breathless speed. He may convert a composer's *pianos into fortis* and vice versa. He must be explosive, volcanic, and indulge in extreme contrasts of tone and mood.

But let a sound, sincere, and unassuming artist come along, one endowed with an ample measure of technique, and having a scientific basis and background combined with high artistic ideals, one whose chief aim is well and worthily to present the works of the great master musicians; who refrains from obtruding his own personality at the expense of the composer; who avoids eccentricities of manner and appearance; let him come along, I say, and the chances are the young lions of the Press will either pass him by all but unnoticed, or will have something contemptuous to say concerning his scholasticism, his meticulous observance of every jot and tittle of the printed score, but asserting that otherwise he is a performer void of pulse or color, and so on.

It would really seem as if any performer nowadays who fails to give what are euphemistically called "individual" readings, that is indulge in exaggerations and sensationalism, is liable either to neglect or censorious and slighting criticism. Any form of freakishness and distortion is preferred to an honest endeavor to present a work as the composer wrote and evidently intended it. Certain artists are themselves to blame for this. They set the fashion, they establish the taste. They want to be original, or to be thought so, and so they give decidedly original renderings of classic works. Unlike, say, Gabriellotti, Bauer, Kreisler, or Casals, apparently the last thing they aim at is to impart expressiveness and beauty to a composition, to turn a phrase to perfection, to win admiration by the integrity of their conception and presentation of a master work. No; they seek, as I have said, to astonish and make their audiences "sit up."

No two renderings of a classic work by different performers need or can be exactly the same. But the same spirit can pervade them—that is the desire to set forth their salient features and beauties. The element of presenting a work faithfully and without exaggeration or sensationalism is, needless almost to say, not to be confounded with the amateurish idea of "letting a work speak for itself." This obviously is a contradiction in terms, as a musical composition cannot speak for itself, but must be translated into sound by performers, to whom, indeed, it owes its very existence. But a performer, if he be a sincere musician, will take a composition and will not rest until he feels that he has recreated it as a work of art, and presented it as nearly as is humanly possible as the composer intended it. Occasionally, let it be admitted, slight or even important departures from this method are permissible, and great interpretative artists have been known to alter the metronome marks and the dynamics of a composition with advantage. But it is a dangerous thing to attempt, and should only be ventured upon very occasionally by a recognized leader of musical thought and an accepted exponent of the classics. In the interpretation of all great works there is, let us call it, a fringe of "no man's land," where the greatest performer can but feel that he is groping for an idea, as in the later Beethoven. On such a point the performer and his critics cannot be expected invariably to see eye to eye.

To-day technique is taken as a matter of course, and therefore all that is left to the performer is to give as true and sincere an interpretation of a work as he can—sincere that is in respect of idiom, tempo, and the apparent intention of the composer. This is a more or less tedious and difficult path to follow—one which does not invariably lead to its own reward. Thus it is that to-day we see come into prominence a school or class of players, each one of whom parades his own particular stunts, and the lesser fry of critics and many others are only too ready to acclaim them rather than blame them. Incidentally, the tendency of a great deal of modern criticism is to point out what the artist does not do rather than what he does. The critic rarely attempts to discern how far the performer achieves the standards he has set himself, but blames him for not achieving the critic's own artificially erected and arbitrarily fixed standards, based most probably on the methods and readings of recognized stunt performers. By this means he ultimately whittles down the number of players whom he is pleased to extol to the small coterie of musical gods to



MISS ELLEN BALLON  
The eminent Canadian pianist, who recently delighted enthusiastic audiences at her concert in Vienna, Berlin and London, and Mrs. Howard, a daughter of Stanley Baldwin, the English Premier. Miss Ballon sails for her home, which is Montreal, on the Minnedosa, June 24.

half a dozen or so, leaving outside the charmed circle the remaining body of musicians whose ideas and methods are not those of the accepted deities. Musical art is being starved by these modern methods of criticism. So long as sensationalism is a standard, so long will art remain in the grip of commercialism, as sensationalism and commercialism will always find a way of playing into each other's hands. If only newspaper critics would seek to rise to a higher sense of their own dignity and responsibility, musical art and its votaries would aim at, and attain, the highest standards possible, and thus many who are neglected and even condemned would be included in the elect, to the vast gain of their art and of themselves.

# Negro Play Wins Pulitzer Prize

"Bosom," revived down at the Provincetown Playhouse since it won the Pulitzer Prize, I have no quarrel with the award, says Oliver M. Sayler in his weekly broadcast. Perhaps my personal choice is still Maxwell Anderson's Saturday's Children, but sometimes I think that leaping ambition achieved with some faltering deserves encouragement more than a lesser goal completely realized.

To me, the really notable element in Professor Green's play is not his sincere and expert and unbiased treatment of a difficult subject—the danger of trying to educate the negro in the south. Rather, it is the profound rhythms that pervade the play—rhythms of speech, of situation, of recurrent themes. Herein lies the poetry and emotional power of the play. Not since O'Neill's "The Emperor Jones" has primitive rhythm played so vital a part on our stage.

"In Abraham's Bosom" as Pulitzer Prize Play is encouraging from another standpoint. The award comes at the crucial moment, I hope, to save the Provincetown Playhouse from the fate which threatened to overtake this pioneer in dramatic experiment. We have short memories. Now that O'Neill is on Broadway, we tend to forget that this stage hastened his growth and recognition by ten years, perhaps even saved his genius altogether, for his despondent temperament might not otherwise have come through at all. Now that the Provincetowners have a new white hope, Paul Green, to their credit as discoverers, there should be no doubt as to the small subsidy that will enable them to carry on.

DICKSON KENWIN, the able English Shakespearean actor, who has appeared in many famous productions in London and who was for many years the associate of Sir Herbert Beerbohm Tree, has been touring this continent on motor-cycle and combining "business" with pleasure has stopped off at the theatres in the cities and towns he encountered to present cameo portraits of leading Shakespearean characters. Recently he appeared at the New Bedford Theatre on North Yonge Street, when he offered five brief studies, the melancholy Jacques in his speech, "All the World's a Stage" from "As You Like It," Macbeth in the dagger episode, Prospero and Caliban in a scene from "The Tempest," and finally "Falstaff." The speed with which Mr. Kenwin changed from one character to the other, particularly from the hairy and untidy Caliban to the rotund Falstaff, was uncanny, the actor being absent on each occasion only ten seconds from the stage.

Mr. Kenwin brings to his interpretation of Shakespeare a splendid ability for authentic characterization, his pantomime of a subtle and artistic order, while his perfect declamation of the noble lines of the Bard falls gratefully on the ear. This was especially noted in the speech, "All the world's a stage," which he delivered in thoughtful and appealing fashion. His Macbeth was finely conceived, revealing the actor's dramatic and emotional power to a great degree. The episode of Prospero and Caliban was an interesting contrast in personality, well-done, while his "Falstaff" moved one immensely as superbly droll and comic. Sometime we hope to hear Mr. Kenwin in a complete Shakespearean production.

"PICKWICK," that highly successful dramatization by Frank C. Kelly and Cosmo Hamilton of the Dickens' classic, will open the new season in New York at the Empire Theatre on September 5. Mr. Kelly, who is also producer of the entertainment, has further plans for next term. The dramatization of "David Copperfield," upon which he and Mr. Hamilton have been working for some years, will have its premiere in Philadelphia or Washington early in December, and will come to New York during or shortly after the Christmas holidays. Moreover, Mr. Kelly plans to introduce "Vanity Fair," which he has adapted from Thackeray's novel without collaboration, to New York audiences about February 1, without first giving it a run in the provinces.

The original cast of "Pickwick," including John Cumberland, Charles McNaughton, Ralph Bunker and Hugh Miller, will be seen in the Broadway production.

LOVERS of plain-song, revival of interest in which has been a marked modern development, find it nobly exemplified in the Choir of St. Peter's Church, conducted on Bathurst Street, Toronto, by the Pastoral Fathers. This beautiful edifice is a new church with artistic appointments and a very fine organ. Nearly a year before it was completed the Fathers made careful preparations for a choir worthy of the church. Mr. Dalton Baker, the famous vocal instructor and organist, whose boyhood training admirably fitted him for the task, was engaged to create such a singing force. From the material supplied by the parish he trained a boys' choir of forty voices, with about half as many adult male chorists. After long practice they were first heard on the opening of St. Peter's Church a few months ago, and their singing is of a very high order, both in an artistic and a religious sense.

THE Eaton Memorial Church Choir is preparing special music for that church's celebration of the Jubilee of Confederation, on Sunday, June 26th. The chief item of interest to musicians is a unique choral and orchestral setting of the Kipling "Recessional" by Clough-Whittier. Owing to the unavoidable absence of Mr. A. D. Jordan in the West, Dr. Ernest MacMillan will conduct these musical services both morning and evening.

THROUGH the courtesy of the Victor Talking Machine Company, Director Jack Arthur presents the Auditorium Orthophonic Victrola at the Uptown theatre, commencing to-day. This instrument is "Victor's" greatest achievement—the music marvel of the age. It has a range of over one mile and is amplified many times by an electrified system of amplification. The programme will include popular, choral and orchestra selections. Scientists as well as musicians should be interested in this demonstration, as it is the result of years of research in the laboratories of the gramophone companies in perfecting mechanical reproduction. The graduation of tone is immense. It is possible to grade it down so that

the tone is hardly perceptible, and then again it can be made so loud that it is amazing. The most impressive feature about the instrument is that it gives a faithful reproduction of the music as rendered by the soloists or musical unit. The programme includes solos by Fritz Kreisler, Tito Schipa, Marion Talley, and others, including John McCormack. A splendid picture production and an Arthurette will be included in this unusually interesting programme.

ADOLPHE KOLDOFSKY, the brilliantly gifted violinist, who has been in Europe playing and working with Eugene Ysaie for several years, is returning to Toronto toward the end of this month. It will be recalled that in addition to his fine musicianship he was one of the most successful teachers at the Canadian Academy of Music. The flattering opinions of those who have heard him play lately promise Torontoans that they will shortly add one more exceptional artist to their splendid coterie of musicians. An interesting feature of Mr. Koldofsky's return is that he is bringing back with him a rare old violin acquired in Europe recently.

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numbers to ensure its proper development; educated up to the best Canadian standards; trained in the ideals of good Canadian citizenship; accustomed to respect for law and order; and conscious of the noble tradition which is our national heritage.

Can any Canadian doubt what would be the attitude of the Fathers towards this problem if they were here today? They dreamed, but they also worked for the realization of their dream. The Canadians of today likewise have their vision and their opportunity for action. They have the example of the Fathers to teach and to hearten them. The vision which our Fathers saw must never fail. Their noble deeds must still live in the minds of generations to come.

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## The BOOKSHELF

### AMERICAN LIBRARY ASSOCIATION CONVENTION

A STRIKING example of the general increase in the reading of books in this century is afforded by the spectacle of 2,500 librarians meeting in Toronto from June 20th to 25th, in order to discuss their work to mutual advantage. These are not all the librarians in North America, but merely delegates representing the more important libraries. Also, in most cases, the delegate represents not one institution alone, but a whole group of them; and when one remembers that the individual loans made by the public libraries of a city like Toronto run into the millions for a single year, some idea can be gained of the enormous total circulation of books on this continent through the medium of free libraries; the aggregate figures would be so large as to be incomprehensible. If democracy tends to prevent the individual development of a Plan or an Aristotle, it compensates by furnishing the common citizen with all the culture he can absorb; and millions can be familiar with the best thought of the master minds, where formerly only a few could.

Ontario is well deserving of the honor, as its Public Libraries Act is one of the most comprehensive ever framed. Under it 505 libraries are now functioning in the Province, and the Legislature is assisting in their maintenance to the extent of \$80,000 a year.

We sincerely hope that the visitors will enjoy themselves, and that many Canadian librarians and trustees will attend the sessions to learn the latest, most efficient, economical and enlightened methods of carrying on their great work.

PROGRAM OF THE GENERAL SESSIONS OF THE AMERICAN LIBRARY ASSOCIATION  
Toronto, June 20th to 25th, 1927  
MONDAY—Convocation Hall  
8:30 p.m. Opening of First Session, the President of the Association in the chair.

Address of welcome on behalf of the Government of the Province of Ontario and the Hon. Canon Cody, formerly Minister of Education.  
Address—Sir Robert Falconer, K.C., M.G., President of the University of Toronto.

Address—George H. Locke, the President of the American Library Association. After the addresses the members of the Association and their friends are invited to an informal reception in the Senate Chamber of the University to meet Sir Robert and Lady Falconer and the President and Mrs. Locke.

TUESDAY—Convocation Hall  
10:30 p.m. Report of the Secretary and the Treasurer.  
Address—W. F. Russell, Dean of Teachers' College, Columbia University.  
Address—Col. J. M. Mitchell, O.B.E., M.C., Secretary of the Carnegie Trust of the United Kingdom and member of the Government Committee on Public Libraries.

Address—W. W. Bishop, Chairman of the Committee on International Relations.

WEDNESDAY—Hart House  
10:30 p.m. Instead of a General Session, the Government of the Province invites the delegates to a reception in Hart House, which through the courtesy of the Warden and Stewards has been put at our disposal. The Syndics of Hart House Theatre have offered the Theatre the dramatic works of the Librarians of Detroit, New York and St. Louis, and during the evening performances will be given.

There will be a reception from 9:00 dancing in the gymnasium from 10 to 12; dramatic performances in the Theatre from 10 to 12; supper will be served in the Great Hall.

THURSDAY—Convocation Hall  
10:30 p.m. Singing by a choir of Boys and Girls from the Public Schools.  
Address by E. C. Richardson, Librarian of Congress.

Address—Fred C. Tolford, Bureau of Public Personnel Administration.  
Address—Charles E. Rush, Chief Librarian, Public Library Indianapolis. Presentation of Newbery Medal award for the outstanding book of the year for Boys and Girls—Louise P. Lattimer, Head of Children's Department, Public Library, Washington, and Chairman of Children's Section of the A.L.A.  
FRIDAY—Convocation Hall  
Canadian evening.



GEORGE H. LOCKE  
Chief Librarian of Toronto, and President of the American Library Association, which is holding its annual convention in Toronto, June 20th to 25th.

8:30 p.m. Presentation to the Association of the President-Elect.  
Address—W. L. Grant, Principal of Upper Canada College.  
M. Marchand, of Ottawa, with his quartette known as the Bytown (the ancient name of Ottawa) Troubadours, will sing the chansons of the voyageur, the ballad and couplet-de-bois of Early Canada. These will be chosen from the "Canadian Folk Songs" old and new selected and translated by J. Murray Gibbon, and published by J. M. Dent & Sons, of Toronto.

THE WORK OF A GREAT CONTEMPORARY  
"Luigi Pirandello" by Walter Starkie.  
Dent, Toronto; 276 pages; \$2.50.

LUIGI PIRANDELLO to-day, at the age of sixty, enjoys world fame because he found his proper medium of expression fourteen years ago. Born at Girgenti, Sicily, in 1867, he wrote and published poetry in his early years, as so many authors do. In 1894, that is at the age of twenty-seven, he began to publish short stories, of which he has written some four hundred that are now being brought out in twenty-five volumes. Still later he turned to the novel; but it was not till 1913 that he discovered the stage, since when he has attained a place beside Ibsen and Shaw among the dominating influences of the modern theatre.

Dr. Starkie's book is admirable for giving a succinct account of the nature and scope of Pirandello's art. Of biographical detail there is none, but considerable space is devoted to the state of Italian and fiction and drama immediately before his time, and during his earlier career. We thus get a clear picture of his environment, and of his emergence from it; of his immediate predecessors and contemporaries, and of how his work developed from theirs and differed from it. The poetry of the early years is ignored as unimportant; but the main development of Pirandello's philosophy and technique is traced logically through the short stories, the novels and the plays.

Dr. Starkie has been very happy

in interpretation. He analyses and describes adequately but not tediously, and succeeds in making plain the new manner of play that Pirandello has created. This is centered upon the mystery of personality, and while his compositions are penetrating psychological studies, they are lit by moments of intense passion. The conflict is more often in the mind of an individual than between two individuals; and there is serious consideration of the differences between people as they really are, and the masks they assume under the compulsion of circumstances or by choice. Thus in Henry IV, when insane for some years, enacts the long-dead king and makes his servants behave accordingly; recovering his reason, he finds it impossible to resume his old life—the world having gone on twelve years that he has missed altogether—and so he decides, as the means to his own comfort, to go shamming insanity and acting the king. In one of the stories a man, whose life had been unhappy, is reported dead; he takes a new name, and believes he can now lead a happy life; but the difficulties of the sham existence are so great that he returns to his slatternly wife and malicious mother-in-law.

The characters often are mere puppets, illustrating ideas; and as Pirandello probes the dark caverns of the human mind in each of the distinction between illusion and reality, it is said that his audiences are sometimes in visible terror for their own reason; because he repeatedly shows by what a slender thread man maintains his hold on reality, and in his plays events are always slipping over the edge. He has been called the champion of the logic of irrationality. Strange circumstances are the rule. Here we have a complaisant husband forcing his wife's lover to return to her, and there the man who married a girl in trouble, and who was no more than the salaried employee of her lover, compelling them to be respectable.

Granted his premises, his plays are ruthlessly logical, but the grotesqueness of the situations leaves Pirandello a master of profoundly pessimistic humor. On this point we may with advantage quote a few sentences from the concluding chapter contrasting Shaw and Pirandello.

Ibsen created a new technique for the modern play. Shaw abandoned this technique in order to give force to his individual talent. Shaw has taught the public of the world's theatre how to think on social questions. He has with his normal sight, examined all the trends, all the beliefs of modern civilization and made them the butt of his malicious humor. He is a Uranian and an optimist whose religion is the future. By wit and creative evolution, according to Shaw, we shall reach the millennium. Shaw is the next titan to Ibsen in the European theatre. Then we come to Pirandello, who in the last few years has rapidly changed our notion of the drama. Some critics have tried to impose the pattern of the Pirandellian drama on Shaw, because one of the set phrases about Shaw is that he stands on his head, and Pirandello at times seems to assume that



CRAMOND VILLAGE  
One of the 59 charming illustrations by Arthur Wall for John Geddies book, "The Fringes of Edinburgh," reviewed today. The history of this hamlet stretches into the legendary past. In more recent times it was the seat of the "Great Duke of Argyle," and for three years the residence of the Duchess of Kent, mother of Queen Victoria.

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AS WE saw from "The Perambulator in Edinburgh", that proud and ancient city is remarkable, among other things, for its congestion, the lands or tenements running to seven and nine stories, and the buildings so closely packed together that it is a short distance between any two points in the old Town. But now, owing to great increases in population, the city has extended its borders to take in Cramond, Corsorphine, Colinton, Liberton, and the Port of Leith; and Mr. Geddies' book describing these picturesque and historic places is therefore now a necessary as well as a pleasing addition to the considerable literature on Edinburgh, which now covers a larger area than any other city in the British Isles except London.

The amount of material at Mr. Geddies' command came near to swamping him; and if the book has a fault it is that too much has been crowded into it. As author and reader wander about Outer Edinburgh each building has its story, each bridge and hill its association with famous people. Since many of the edifices are mere ruins, the book with its pictures and legends is specially valuable, because most of the old masonry will soon be pulled down to make room for modern dwellings.

Craigmillar Castle, "chief of the high places of Outer Edinburgh", while an authentic "ruin", has enough of it left standing to warrant its preservation. The more modern sections were built in 1661 and 1427. The Prestons, who came in 1374, were nearly three centuries in possession, but it is thought that the keep, with its walls nine feet thick, was built before their time. "The roof of the tower rises some ninety feet above the ground outside, and it is closely surrounded by other buildings of later age, with a high battlemented wall, strengthened by circular angle-towers and enclosing an inner courtyard." Above the Great Hall, 36 feet long with its 11 foot wide chimney, is a little chamber, seven by five feet, reached by a broad flight of steps, and called "Queen Mary's Bed-room". It was, we learn, at the home on the High Street of one of the Prestons (Sir Simon), in sight of Craigmillar Castle, that Queen Mary, a prisoner after Carberry Hill, spent her last night in her capital. It was into Craigmillar Castle also that James VI retired when attacked by Bothwell. And, nearby, at the Inch, in Liberton, one may see a sword with the inscription: "Belonged to Oliver Cromwell, Lord Protector, Naseby Battle, June 14, 1646; Dunbar Battle, September 3, 1650. Praise to the Lord of Hosts."

So the wars of Cromwell echo round the Pentlands and all the country near the ancient city, and now within the gates of the modern city, is filled with reminders of clashes of arms stretching indefinitely back into a dim past, and with the ghosts of knights and kings and prelates from Feudal days. But, plentiful as these memories of soldiers and administrators are in the book, they take second rank to the records of Scotland's illustrious authors. Sir Walter Scott dominates the scene as though he were the hero of a novel. Though Abbotsford is not located on the ground being examined, traces of its owner are found ten times in this study; for he was a frequent visitor to the district, and Mr. Geddies delights to indicate his connection with the scene by pointing out the house where lived Mrs. Murray Keith, the original of Mrs. Bethune Balliol of the "Chronicles of Canongate"; and all the other habitats of the fair flesh-and-blood models of the heroines of the "Waverley Novels", who lived



LUIGI PIRANDELLO  
Italian playwright, whom Dr. Starkie ranks with Ibsen and Shaw in the interesting study in interpretative criticism reviewed today.

thereabout. And almost equally prominent is Robert Louis Stevenson, who used freely in his stories the scenes that Mr. Geddies describes. At Clinton, for instance, is Hunter's Tryst, where Rev. Lewis Balfour, the maternal grandfather of R. L. S., held the parish from 1823 to 1860, and his manse, which had been built in 1636, whose grounds served Stevenson in childhood for a play-yard and were later perpetuated in his writings. And nearby is Swanston Cottage, where Thomas Stevenson, R.L.S.'s father, took his family for country air during sixteen successive summers.

Mr. Geddies' book preserves hundreds of such memories for a coming generation that might not otherwise understand how distinct the Port of Leith once was from the city on the hill.

### A LADY, A PRINCE AND A BOLSHIVIK

"The Madonna of the Sleeping Cars" by Maurice Dekobra; Irwin & Gordon, Toronto; 309 pages; \$2.50.

THE vogue of Michael Arlen, coupled with the influence of the elder Dumas, has produced in "The Madonna of the Sleeping Cars" a most surprising piece of fiction that keeps the reader excited. Lady Diana Wynham of the London fast set is introduced as the merriest of widows—unbelievably beautiful and surpassing rich. On that same first page one also meets her social secretary, Prince Seliman, who is living apart from his millionaire American wife, and has taken on the secretaryship to fill in time. In paragraph two, the lady's whim directs a visit to Professor Traurig, the psychoanalyst. So the story moves off to a tune made familiar by Arlen, Nichols, Van Vechten and other trombones.

The collapse of a rubber company leaves her ladyship with a paltry \$25,000 a year; and she decides to commit suicide unless she can get control of some oil concessions in Russia, that her husband owned, and have been cancelled by the Soviet Directory. With that in view Seliman is sent to Berlin to negotiate with the Russian Government. There he meets one of the controllers of the destiny of the new Russia, Leonid Varichkine, and his mistress Irina Mouravieff. The female of the species is reported the more deadly: Madam Mouravieff is said to have personally directed hundreds of the most brutal executions of the Revolution.

From this on, the novel loses all semblance of being the story of bored and dissolute society people, and becomes pure melodrama. Varichkine can get the concessions, but he requires as bribe her ladyship's favors.

(Continued on Page 12)

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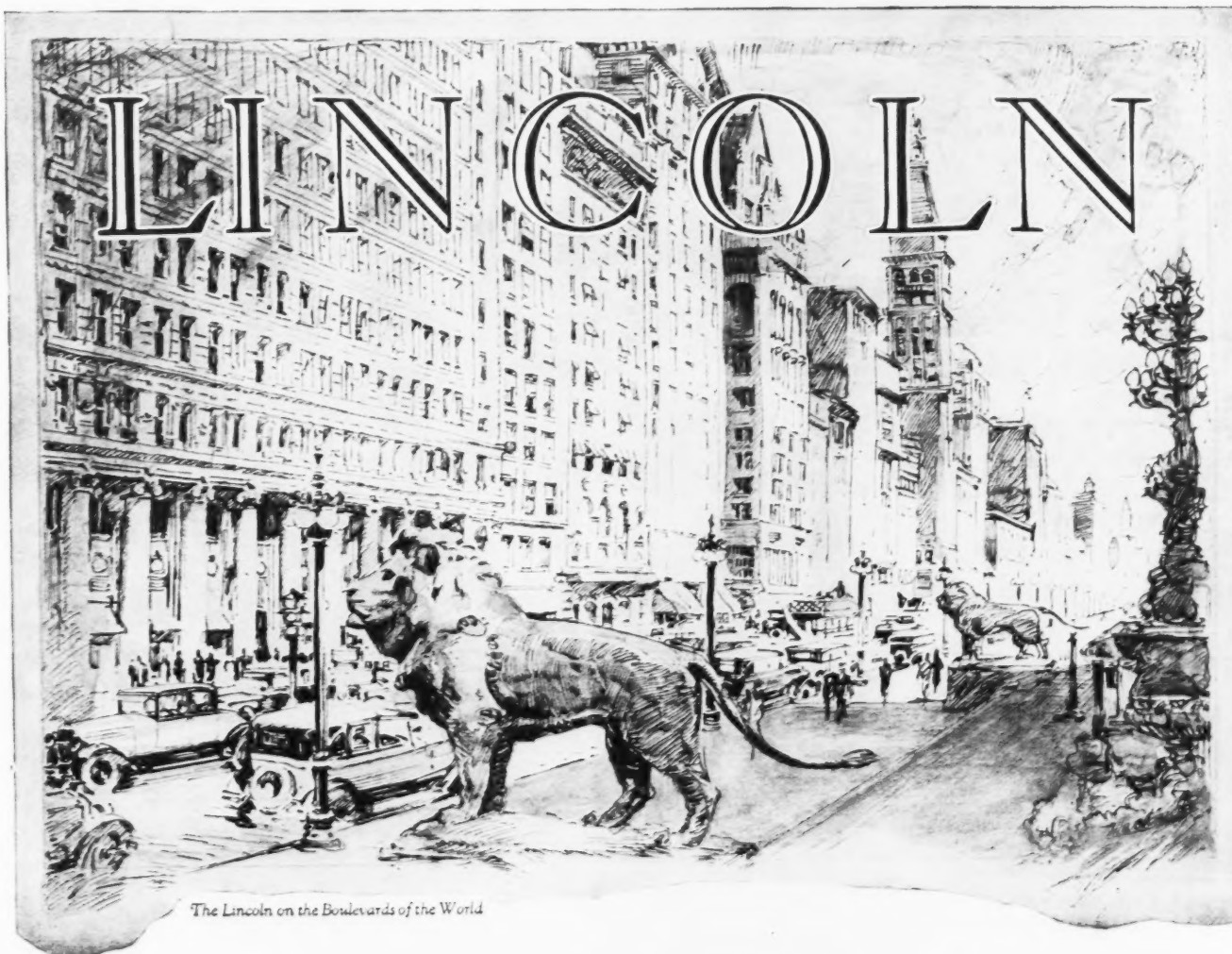
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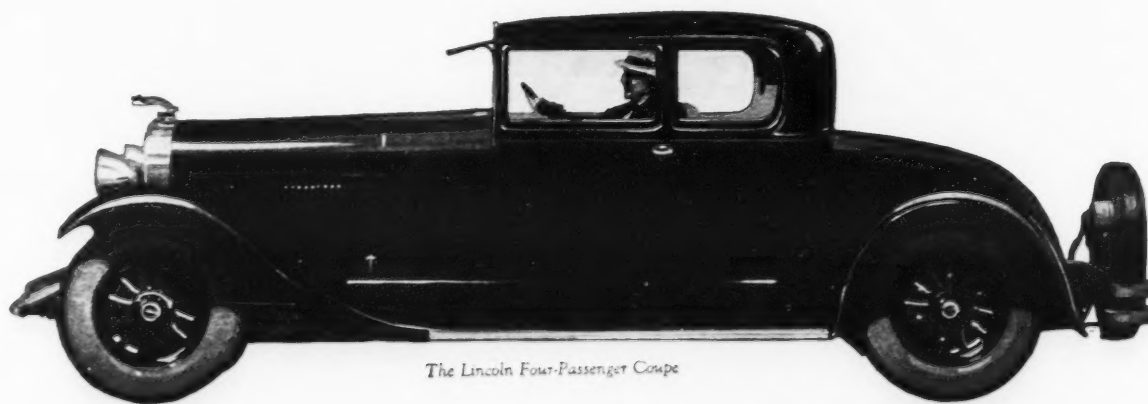
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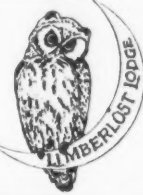


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OUT of the memorial service to Edith Cavell which is held annually on the nearest Sunday to the fourth of August at the foot of the Glacier of the Angel, Mount Edith Cavell, Jasper National Park, Alberta, has grown a proposal to perpetuate in a more useful way the memory of the martyr nurse of the Great War. These proposals which from time to time have been advanced by visitors to Jasper Park Lodge, many of them from Great Britain and the United States, have now taken definite form, and an

clude Colorado Springs, Pike's Peak, etc. These tours can be made to fit in with similar tours leaving Chicago every Saturday for the newer "Zion Park—Grand Canyon (north rim)—Bryce Canyon—Cedar Breaks region." Any of these may be made as a side trip in connection with very low summer excursion fares from Toronto (\$130.75 plus \$1.35 tax) to California via Vancouver, returning direct via Chicago or the reverse; or in both directions via Chicago. (\$115.90 plus \$1.20 tax, on sale daily, good to return until Oct. 31st.)



BEAUTIFUL SPARROW LAKE, MUSKOKA

appeal is being launched this summer for funds for the building of a church in Jasper to be known as the Edith Cavell Memorial Church.

The design has been submitted by A. M. Calderon, architect of Edmonton, and both it and the site have been endorsed by the Minister of the Interior, the Hon. Charles Stewart, and by J. B. Harken, Commissioner of Dominion Parks, while the leaders of all religious denominations, including Archbishop O'Leary, in whose Archdiocese Jasper lies, and Bishop H. A. Gray of Edmonton (Anglican) have given their approval to the plan.

The funds for the erection of the edifice will be secured from voluntary subscriptions given largely by visitors to the park. The church, which has been designed along the lines of Norwich Cathedral, in which Edith Cavell worshipped as a child and in whose shadow she is buried, is to be built partly on the shore of, and partly on piers projecting into, Lac Beauvert, one of the most beautiful lakes in the Canadian Rockies. Its projection is to be such that the axis will be directly in line with Mount Edith Cavell and the Mountain with its beautiful snow-crown and famous glacier will be framed in the great thirteen foot window over the altar. The main doorway, fashioned after that of a famous English cathedral, will have woven into its design the Geneva Cross, the Nurses' Professional Badge.

In order that the building may be used seven days in the week, the sanctuary is to be provided with folding doors in the form of a carved screen which completely closes it off when not required for divine service. Arrangements satisfactory to Archbishop O'Leary have been made whereby the church can be used by members of the Roman Catholic faith as well as by protestants, and separate vestries are provided in the plans for the different denominations where they can keep under their own control everything that is required for their particular form of service. The secretary of the building committee is the Rev. H. A. Edwards, Chaplain of Jasper National Park, and the estimated cost of the building is \$55,000.

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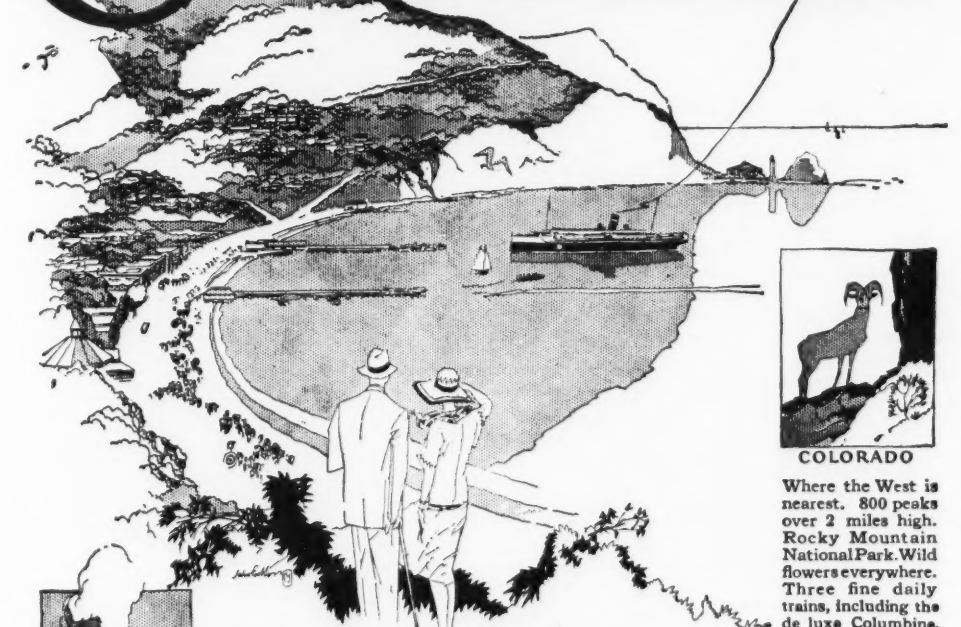
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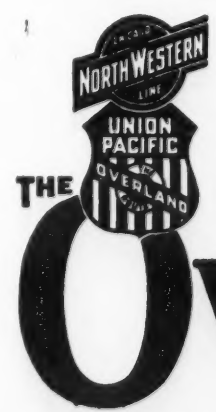
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A. B. Windsor. The Main Trail Ride leaves Banff Aug. 4 for Mount Assiniboine (the Matterhorn of the Rockies) on a six-day trip. The Grand Pow-Wow will be held at Simpson Pass on the fifth day. The rate for the 6-day ride will be \$70—it will be under the general command of Col. Phil. A. Moore. Then the Jasper Squadron Trail Ride will leave Jasper July 19 and last until July 23, so that anyone wishing to do so can very well take in both rides. The cost of this ride will be \$65 per person. There will also be weekly Trail Rides, under the auspices of the Trail Riders of the Canadian Rockies and under the direction of



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Officially opened on May 24th by President Beatty, for the Canadian Pacific Railway. This fine building is another link in the C.P.R.'s continental string of hotels, and is a valuable adjunct to the Saskatchewan capital.

Col. Phil. A. Moore from Banff and Lake Louise, commencing July 7 and continuing through July and August. The cost will probably be \$10 per day.

C. S. R., Macleod. You should have addressed your letters to Bigwood and not French River. There is a certain amount of equipment available, but if you go during the busy season, it would be better to take your own. The same thing applies to bait. Most of the "regulars" I know, prefer artificial bait on the French River—both plugs and flies, but the worm still does the old trick.

Reader, Belleville. I have been unable to learn anything of a pageant at Craigellachie, but I have written

to the Board of Trade at Revelstoke on your behalf. Such an event would naturally be of great interest to the C. P. R., as the driving of the last spike, the act by which Confederation was consummated, occurred there. That company, however, has not been advised, I am informed, and is not itself contemplating the staging of any event of this nature.

"Yank", Cobblestown. The American University Union has set up Union headquarters in the Library Rooms of the Salvate Palace, 271 Corso Umberto I, Rome, where a special register of students' names and addresses is kept, and there are facilities for enabling them to get settled in Rome more quickly. Write to the Secretary of the Library for American Studies of the same address.

#### GIVES ADVICE TO MARRIED MEN THOSE WITH FAMILIES TOO

If you must take your wife with you, says the sage, take her to some place where she can have a good time without tagging behind you all the day. Bon Echo is a good suggestion because if you do get tired of one another there is always the lake and a canoe to jump into. On one side of the camp there is a "babies' beach, where the kiddies can walk out a hundred yards without wetting their tummies. On the other side, the real water babies play. There is riding and tennis and hiking, every facility for aquatic sport, good meals and bungalow or "house" accommodation. An outdoor theatre helps cater to the aesthetic.

The station is Kaladar, just a few hours from Toronto. Ask any Canadian Pacific Agent for particulars.

#### A Waterspout

OVER to the west the heavens are troubled and angry. A mass of purple cloud comes racing from the north-west, and another from the south-west. They appear to shatter each other with the fury of their collision.

They merge into one lowering, roaring mass, round which appear to play a flock of smaller clouds. A dark funnel forms below, the whole dips to touch the surface of the ocean. The waterspout is formed.

Good ships can ride out hurricanes, but nothing on the sea can withstand the waterspout, furious child of the thunderstorm, now advancing at 60 miles an hour. Electrical discharges have made a vortex of air which whirls at the rate of 500 miles an hour. The waters of the sea are sucked up and form a seething pillar of water into which all things great or small in the field are drawn. But waterspouts are gentle compared with tornadoes, which ravage America every Spring. The season opened last week with one which killed sixty people, injured 800, and obliterated the whole township of Rock Springs. We may now expect more such tidings.

The tornado is exactly the same thing as the waterspout, the only difference being that it sweeps over populated land instead of desolate sea. It is omnipotent and utterly erratic in its comings and goings and actions. Not even the concrete towers, deep-founded in rock, of New York could withstand it were it to pay a visit—which, fortunately, it has never done. Yet it has been known to pick up human beings some hundred feet into the air, and drop them several miles away, bewildered but quite unharmed.

None can tell when or where it will appear, but when it does come it is unmistakable. You have to watch it to see what direction it is taking, and, if it is towards you, take the other—faster than you have ever moved before.

Happily, it seldom lasts for more than an hour or two, and its path is not usually more than 400 yards wide. But within that path even massive steel bridges are lifted bodily off their piers—no stone, quite literally, is left unturned. Outside its immediate radius it causes queer damage; for it so rarefies the surrounding air that nearby houses explode outwards from the normal pressure of air within them. It has even plucked chickens and left them alive, but naked of feathers.

#### A Fisher's Tales

IN THE first days of February I was staying near Kilkenny and hopefully bought a rod, as my hos's owned a fine salmon fishing. But I never got near the river proper; acres of water were out, writes Stephen Gwynn in the "Daily Mail."

What hindered my luck helped another man's. The city streets were flooded deep, and one citizen, hearing a splashing noise at his submerged hearth, went to see about it and found a salmon trying to get out of this novel fish-trap. It did not get out, and it weighed 14 lbs.

A few years ago some of us were waiting in February for the Cork Blackwater to become fishable when a small boy came staggering in with a kelt nearly as long as himself. He had spotted it in a big pool left in one of the meadows of the receding flood, and had killed it, he said proudly, with his pocket knife.

This added a suggestion of battle to the adventure, but only meant that, being unable to grip it, he had speared it. I have known a trout fisher with light tackle fast in a salmon, driven to the same resource; just as I remember how another in the same plight sent his fiancée up to the nearest big house for a laundry basket with which they bailed out the fish.

I once myself had a piece of luck almost equal to the Kilkenny man's, for I caught a salmon in the sea with my hands. It was at Greystones, in County Wicklow, and we were paddling about in a boat when we noticed people on the rocks by the bathing place throwing stones at some moving object in the sea.

Rowing up, we saw it was a fish swimming about on the top. My first thought was to take an umbrella, which in emergencies makes a landing net; but on second thoughts I tailed it. It was a 7-lb. grilse with no sign of damage; and it never got the chance to be anatomised scientifically, for we ate it that evening.

But its plight was undoubtedly connected with porpoises, which had been very close in by the rocks half an hour earlier. The grilse must have hit the rocks in its flight from them and may have got concussion of the brain. Or it may have burst its swimming bladder, which, I am told, is necessary for it to keep under water.

This seems odd, but any naturalist could elucidate it. None could explain,

I think, how the porpoises happened to miss what we could catch so easily.

#### Disraeli

ONE of Grant Duff's best sources of gossip was that most accomplished talker, Lord Chief Justice Coleridge. From him he had an amazing story of Disraeli falling in with

Dean Stanley, who was going to a Westminster Abbey service, not as Dean, but as a spectator. "I like these Haroun al Raschid proceedings," said the statesman. "Let me go with you. Do you think we shall get in?" "I dare say we shall manage that," replied Stanley. The crowd was great, but the Dean was recognized, and managed to get his

companion a seat upon the top of a tomb. — was preaching. After listening for a while, Disraeli said, "It seems to me to be a very remarkable discourse, but do you think I could get away?" He was assisted down. "Good-bye," he said, "the multitude, the lights, the darkness, the courtesy were most interesting. Good-bye."

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## The BOOKSHELF

(Continued from page 9)

Diana comes to Berlin to negotiate, and Irina, suspecting what is in the wind, turns the whole spy system of the Tchka against the three of them. Seliman, lured by a fake telegram purporting to come from Lady Diana's engineer in Russia, and trailed by a lovely female spy from Berlin, penetrates to the vicinity of the oil fields, only to be thrown into a Tchka prison. Here Irina visits him, and taunts him with the death he is to die: she even takes him down in the dead of night to see a suspect stripped and shot. The poor man's wait, day by day, for death is harrowing. The author here achieves something very like the suspense that Poe got into "The Pit and the Pendulum".

That it starts to be a character story, or even a story of social backgrounds, and becomes an adventure story of the most hair-raising sort is only one of the many surprises. It is the tale that enthralls one unaware, and compels attention. Because of its originality, its cleverness, its consistently good writing, and the thrill it can give, it is strongly recommended for general reading.

BEER—IN THE LIGHT OF SCIENCE  
"A Standard Manual of Brewing and Malting and Laboratory Companion," by John Ross-Mackenzie, F.C.S., F.R.M.C.S., Gordon & Gotch, Toronto; 400 pages; with charts, diagrams, and photographs of machinery and equipment; \$14.00.

A COOLING glass of beer upon a summer's day appears to be a simple thing; and traditions of an earlier time when each housewife brewed the family's supply, which led to the wide-spread home brew experiments of the late O.T.A. regime, all seemed to point to the making of beer as being as easy as boiling an egg. This weighty tome, with its every other page bristling with chemical formulae, Latin names of strange substances, and intricate scientific discussions that no layman can hope to understand, leaves the contrary impression that the brewing of beer is a far more complicated business than watch-making. And to get anything like a standard product the most rigid attention must be paid to every stage of manufacture.

The romance of the development of brewing is something the present reviewer can only guess at, for this work is not a popular history of beer, but a technical treatise for the instruction of brewers, covering every phase of the business, including even hints on cost accounting. But one notices the recurring name of Pasteur, whose researches fifty years ago revolutionized the industry. And with his, are coupled the names of Huxley, Hansen, Liebig and Adolf Mayer. Since the whole process of manufacture rests on the profoundest knowledge of chemistry, the business now falls under the head of industrial engineering. Practical brewers and their chemical experts will doubtless be the better for the discussion on soluble albuminoids in malts, and the outline of the permanganate and oxalic acid oxygen process; but the ordinary reader is none the wiser. We should imagine, however, that the remarks on floor lay-out will prove highly valuable, and from these any one may gather an idea of the complexity of the process of manufacture. For profitable brewing, we are told, depends largely on the brewer's capacity to estimate accurately in advance just how every

bit of his floor-space is going to be utilized for days and weeks in advance; and although the main heat in fermentation is obtained from coal, or other fuel, the temperatures have to be kept so nicely regulated that the ordinary heat of the building on each day must be taken in account.

After crediting Kent with the best hops in the world, it is said that North American hops are now "the factor with which our native hop-growers have to reckon"; and of the hops grown on this continent, those from British Columbia are named as the best: "British Columbia has produced magnificent hops, combining size and brightness with the aroma of best East Kents. Cultivation has increased. It is feared that fertilization experiments with male hops may deteriorate their splendid quality."

### IN THE GRAMPIAN HILLS

"The Key Above the Door" by Maurice Walsh; W. & R. Chambers Ltd., 339 High St., Edinburgh; 264 pages; 22.

HEATHER and scones, salmon fishing and goat's milk, run through this pleasant Scottish story in a way to whip up an appetite. The well poised Tom King, the shrewd and witty Archie MacGillivray, and the generous Irishman, Neil Quinn, are fine men too with whom to enjoy a fish or a fight in that bracing air, and of both fishing and fighting there is plenty. The book is a splendidly out-door novel, keen and invigorating all the way through, but it is not a rough or unmannerly book. And although there is action here, and frequently hasty and fistic action, it is minus all the distressing qualities of "he-man" fiction, the central cord being a love story. A high note of whimsical chivalry begins it, which deepens into tense earnestness at the close, but remains chivalric throughout. Romance, adventure, and plenty of fresh air!

Theme, atmosphere and style are refreshingly old-fashioned. Two men struggle for the privilege of marrying a sweet and surpassingly beautiful girl; and the one man is brutally evil and excites our hate and scorn, and the other is patient and high-principled and his silent ally the reader inevitably becomes. Yet the time is the present, and the characters thoroughly modern: there is nothing of "Waverley" in it, but the author's ability to tell a good story entertainingly, for "The Key Above the Door" is as far from the costume novel on the one side as it is from contemporary sex novel on the other. Nor is the suggestion of a detective story in the title at all warranted: there is no crime, nor criminal hunting.

Humor—robust, genial and whimsical by turns—floods the book warmly, and offsets perfectly the sterner moments. There is a quaint native flavor to the observations of Neil and Archie that call forth a succession of smiles, and show both Scottish and Irish wit at its most droll and most delightful. Tom King of Loch Ruighi is a philosophic hermit of gentle speech, who also knew how to put a fine edge upon his words upon occasion. Out of the many quotable passages, I choose, practically at random, the dry observation of MacGillivray in reply to King's question as to whom a telegram was from:

From Davy Thompson, who else? He was over the hill from Kerope yesterday asking me questions, and getting crooked answers until he told me what was in his mind. And then I



STUART SHERMAN

The second series of Professor Sherman's Sunday causeries comprising reprints of 22 of his articles in the "Herald-Tribune" (New York) has just been issued by Charles Scribner's Sons under the title "The Main Stream," which sells at \$2.50. This portrait is from a woodcut by Bertram Zadig.

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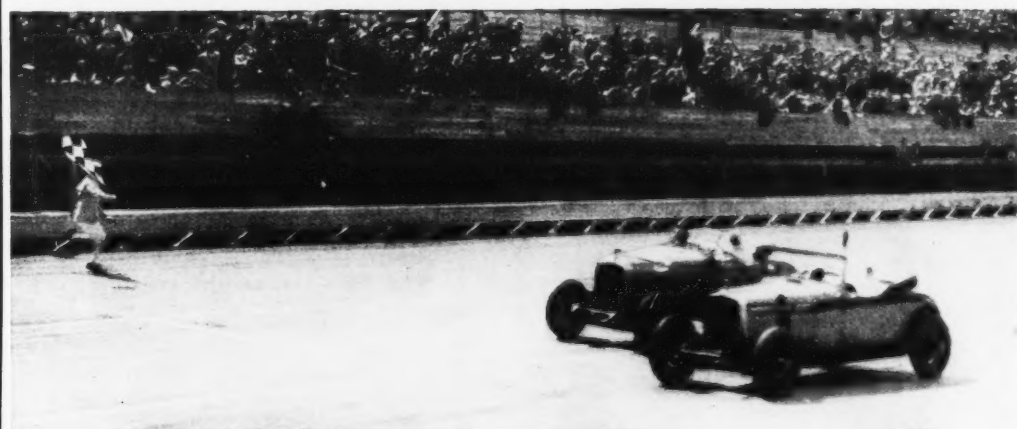
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wanted him to send back the good honest lie in the telegram form that he had with him, but you know the notions of honesty he has like all Banffshire men, who will not be telling any sort of a lie unless there is no chance of being found out, and making a virtue out of that (p. 236).

Pleasantly enough does the tale start with Tom, Neil and another friend poaching for fun, and taking their fish illegally by snaring it with a copper wire noosed, and being caught in the act by the angry lessee of the estate. Their plight is funny,

and while not too serious it is not without danger, as Mr. Leng is for the full rigor of the law, and two of the future culprits would be gravely injured in their professions by even light punishments. That incident begins the hostility between King and





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Leng that leads to the final bitterness over the lovely Agnes. It is, in all, a nice story—straightforward and aboveboard, with a tang in it. Nothing could be more suitable for family reading at the summer cottage; and those who have known and loved rural Scotland will conceive a special fondness for it. Its chief distinction of course lies in its being one of the few clean, wholesome novels that is not insipid but lively and clever, falling happily between the primitive and urbane.

*William Arthur Adams*

### Literary Notes

T. M. MORROW, of Westmount, Quebec, has been awarded the General Prize of the Poetry Society of Louisiana for 1926, for his poem "In a Library," which appeared in April number of "Willson's Monthly."

A PORTFOLIO of ten of Walter J. Phillips's wood block color prints has been published by the Thomas Nelson Company at \$25, which makes it one of the most expensive single volume "books" of Canadian manufacture. Some Toronto artists, however, have pointed out that the offering is really an exceptional bargain, as the prints, if sold separately in the ordinary way, would have a market value of \$10 or \$12 each. This is the "book" Mr. Stewart Dick referred to in his recent article in SATURDAY NIGHT on the Art of Walter J. Phillips, the Canadian artist of Winnipeg. Readers will also remember the illuminating review of Mr. Phillips's "The Technique of the Color Wood Cut" by Mr. Will Staples last December.



Hasty comment, pertinent and impertinent

The Black and Gold Library (McLean & Smithers, Toronto, \$3.50 each). Under this group name of "The Black and Gold Library," some old favorites are being put out in very pleasing dress. These books represent also some fine work in editing and in the way of introductions. Those already out are: "The Life and Opinions of Tristram Shandy, Gent." by Laurence Sterne; "A Sentimental Journey, Letters to Eliza, and Other Pieces," by Laurence Sterne; "The Travels of Marco Polo"; "The Dialogues of Plato"; "The Complete Poems of Francois Villon"; and "The Physiology of Taste, or Meditations on Transcendental Gastronomy," by Jean Anthelme Brillat-Savarin. These books are made by the New York firm of Boni & Liveright that founded the "Modern Library."

A Preface to Moliere by H. Ashton (Longmans, Green, Toronto, \$2). The author is a professor at the University of British Columbia, and the book, entitled "Preface" with ostentatious modesty, actually quite a full study of the dramatist, his works and his times. One of the most interesting things about it is the large number of fine plates—32 in all—that are used as illustrations. Professor Ashton is more concerned here with backgrounds than with the plays themselves; and his expressed aim is to make Moliere more vital and entertaining to undergraduates, who have been, he claims, nurtured academically upon very dry and inadequate information about the social life and customs of Paris at the period. The author asserts that former writers of text-books on the subject have been "surprisingly discreet"; he desires to put a little "life" into it; and in this he has certainly succeeded. He is at the present time in Paris himself, and he speaks French habitually in his Vancouver home.

Three Lights From a Match by Leonard Nason (Doran, Toronto, \$2). This volume contains three novelettes. They are by the author of "Chevrons" and are bang-up stories of the American army in France. They are highly readable, being realistic to a degree, with tragic and comic parts well mixed. The last one, "Rockets at Dawn," is particularly good. It is about a little runt of a Russian Jew, who didn't understand army jargon or much of anything else, and by always the wrong things managed to save his unit from disaster. First class war stuff.

Mrs. Socrates by Fritz Mauthner (Irwin & Gordon, Toronto, \$2). Clever satire in which the disagreeable Kantippe, the wife of Socrates, is the heroine. The plight of her husband is tragic. The author manages to get his fun more concentrated than John Erskine did in "Helen of Troy." "Mrs. Socrates" is humorous and profound, where "Helen of Troy" is witty and farcical.

The Sixth Commandment by Carolyn Wells (Doran, Toronto, \$2). Common as murder-mystery stories are, they have been put in the minority by books about breaches of the seventh commandment. Mrs. Beloe Lowndes has said: "Seven-eighths of our novels turn upon adultery." Miss Wells conceals these things quite cleverly; but it is almost impossible to review a detective story because the plot must not be given away, and character is incidental, and setting a mere matter of convenience.

When You Go To Europe by Edwin Robert Petre (Funk & Wagnalls, New York, \$1.50). This little pocket-sized booklet of 160 pages contains a maximum of information for the tourist. It deals with steamship lines and rates, railway ditto from London and Paris to other principal points, hotels, and what to see in the various countries. It has maps. It tells about the different systems of currency, baggage—how much it costs to take a baby-carriage along—what tips are customary, how to get passports and visas, customs regulations, and so forth. Essential information is given in the most concise way, and nothing else is attempted. It should certainly be useful, and has the advantage of being small and light in weight.

Neander by Hugh Walpole (Macmillan, Toronto, \$3). Those who heard Mr. Walpole lecture on the novel when he was in Canada last winter will enjoy his essay along similar lines now

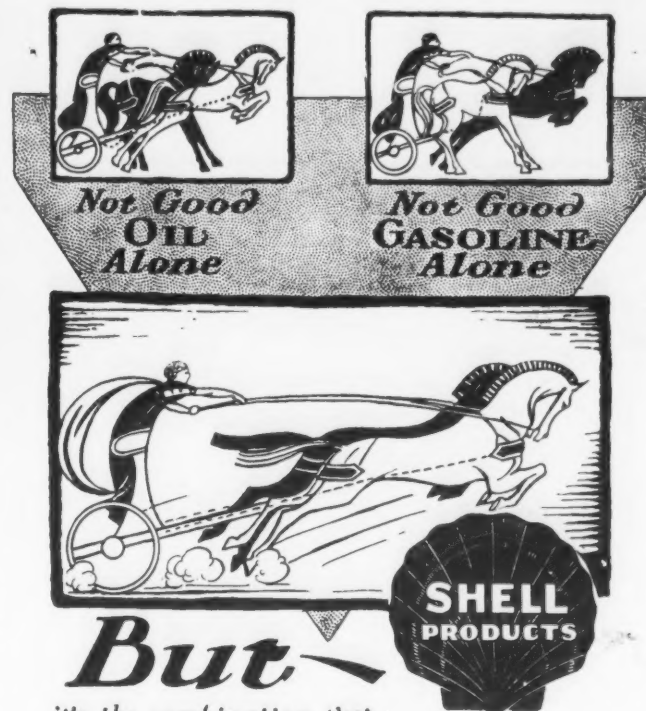


ACHMED ABDULLAH  
Who is probably the only American novelist and short story writer professing the Mohammedan Faith. His latest story is "Ruth's Rebellion" (Doran, Toronto, \$2).

printed nicely in a little book by itself. We are all won by his frankness, and he possesses charm. This contribution will suggest many helpful thoughts to those who wish to get the most out of their book life.

Edwin Arlington Robinson by Mark Van Doren (Literary Guild of America, 55 Fifth Ave., New York, \$1.50). Following the interest in Mr. Robinson's "Tristram," which was lately issued as one of the Guild books selected for its subscribers, this organization commissioned Mr. Van Doren—a poet, and a brother of Carl Van Doren and his work. This has been ably executed, and the publishers have bound it uniformly with the Guild edition of Tristram. It is against the Guild's policy to sell any of their regular books individually; but as there was a demand for information about Mr. Robinson, the company has printed a separate and different edition for the ordinary trade. The trade edition I have not seen, but the Guild edition is an example of perfect taste. Mr. Van Doren's study, though brief, is comprehensive, well-ordered and very readable. There are three illustrations.

Camping in Canada by Ernest Voorhis (Natural Resources Service, Department of the Interior, Ottawa, free). This is another tastily gotten up pamphlet, uniform in design with earlier numbers in the series. Send it to some friend who cannot possibly get into the woods this summer, and he will burst into tears for a tent and canoe.



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THE SHACK  
ELUCIDATES

NOT-A-TALL NOT-A-TALL

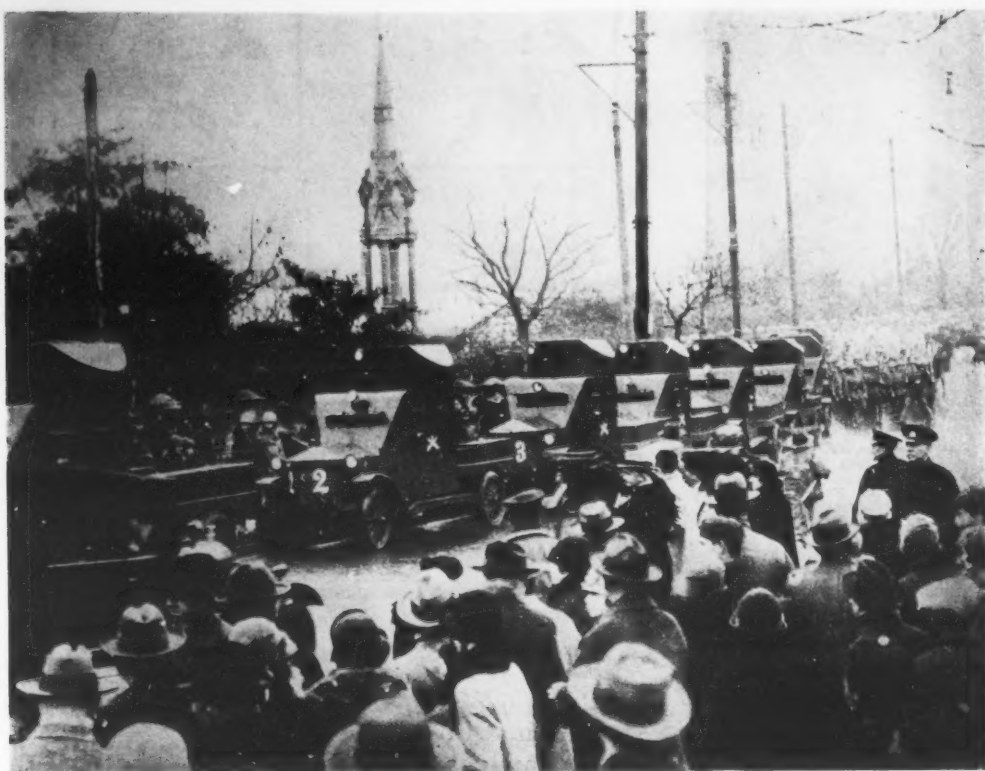
Only the other day A FELLOW ASKED ME what there was in me to attract the WOMEN.

Not exactly HATING myself I said, "Look me over, kid," but that didn't go over very big with him. Not A-tall. I see right away that this is a WISE GUY, so I tips him off that apart from mere masculine appeal and a mean line of chatter you've GOT TO FEED THEM CHOCOLATES, and be sure they're THE BEST.



**Ganong's**  
GB  
CHOCOLATES





SECURITY IN SHANGHAI  
Fleet of armored cars lined up along the Bund, one of the leading thoroughfares of the international section of the city.

### Canberra

WHY is the seat of government of the Commonwealth of Australia being transferred from Melbourne, which has a population of 900,000, to the new unfinished city of Canberra, which has a population of 5,000, of whom 3,000 are workmen engaged in constructional work—in erecting public buildings and dwelling-houses, in making bricks and tiles for these buildings, in making roads, building bridges, laying out parks and gardens, and laying down mains for the supply of water and electricity, and a sewerage system? The answer, says a correspondent of the London "Sunday Observer," is that the written Constitution of the Australian Commonwealth, which came into operation in 1901 as the result of the federation of the six self-governing colonies of Australia, copied the Constitution of the United States in including a clause providing for the building of a new city as the Federal capital.

To some extent this provision in the Australian Constitution, like that in the American Constitution, was adopted as a means of setting aside the rival claims of existing cities to be the Federal capital. Sydney, which is the largest city in Australia, and is the capital of the State of New South Wales, the oldest of the six states forming the Commonwealth of Australia, put forward a strong claim to be the seat of Government of the Commonwealth but this claim was resisted by the representatives of other States, particularly those of the adjoining State of Victoria, of which Melbourne, with a population slightly lower than that of Sydney, is the capital. Finally, it was decided that a new city should be built as the Federal capital but as a sop to the oldest State it was agreed that the new city should be in that State. To please the other States, which were opposed to making Sydney the Federal capital, it was laid down in the Constitution that the site of the new city should be at least 100 miles from Sydney. As a sop to Victoria, which in population is the second of the six States, it was decided that Melbourne should be the temporary seat of Government until Parliament met at the new city. Melbourne has been the temporary seat of Government for 26 years.

It was not without considerable delay and political maneuvering that the Commonwealth Parliament carried out the provision of the Constitution regarding the selection of a site for the Federal capital. At one time there were as many as forty sites suggested; nearly every town of any importance in New South Wales put forward a claim to be selected as the site of the Federal capital. Some members were embarrassed by having two or three sites in their electorate. The embarrassment of these members arose from the fact that, although each of them was able to insist that the sites in his electorate were far superior to every site in every other electorate, he could not differentiate between the superlative merits of rival sites in his own constituency, without offending some of his constituents.

In 1903 a Seat of Government Bill was introduced in the Australian House of Representatives with the name of the locality of the site of the future Federal capital left blank, so as to allow Parliament absolute freedom in selecting the site by filling in the blank. On a ballot a majority voted in favor of the Federal capital being built at Tumut, a town of about 2,000 people, fifty miles west of Canberra. But when the Bill came before the Senate this Chamber decided in favor of Bombala, a town of about

1,000 people, situated close to the Victorian border of New South Wales, and about 120 miles south-east of Tumut. When the Bill was returned to the House of Representatives the substitution of Bombala for Tumut was rejected, and as the two Houses failed to reach an agreement, the matter was postponed to enable surveyors and other experts to furnish exhaustive reports regarding the relative merits of Tumut and Bombala. The question dragged on through a couple of Parliaments and finally the Yass-Canberra district, about 70 miles north of Dalgety, was selected.

No further change was made, and the Federal capital, which has been officially christened Canberra (pronounced Can-bra, with the accent on the first syllable, in order to preserve the sound of the aboriginal name of the district), is being built on a virgin site which was formerly part of a sheep station and farming district. The Commonwealth Government have acquired as Federal territory 900 square miles of country, and the site of the Federal capital, consisting of about 16 square miles, is in the north-east corner of this territory. The reason the Government acquired such a large block of country is that it was considered essential to have control over the catchment areas of those tributaries of the Murrumbidgee River from which the water supply of the Federal capital will be drawn for a hundred years to come while the city is growing in size.

Canberra is in latitude 35 degrees 15 minutes S. and longitude 149 degrees 15 minutes E. It is 75 miles inland from the coast of New South Wales, and is 24 miles by rail from Sydney, 429 miles from Melbourne, 912 miles from Adelaide, the capital of the State of South Australia, 929 miles from Brisbane, the capital of Queensland, and more than 2,500 miles from Perth, the capital of Western Australia. The site, which has an average altitude of 1,000 ft. above sea-level, is an undulating stretch of country in an amphitheatre of hills, with an outlook towards the north.

It is the intention of the Commonwealth Government to make Canberra the most beautiful garden city in the world. The design provides for several artificial lakes supplied with water by the Molonglo river, which flows through the site. On the north side of the river will be the civic quarter, with the town hall occupying the central position on a commanding hill. On the south side will be the Government quarter, with the Parliamentary buildings on Capitol Hill, the most elevated piece of land within the site. The town hall and the Parliamentary buildings will be nearly two miles apart. The building in which the Duke of York will formally open on May 9 the next session of the Commonwealth Parliament at the Federal capital, is on the slope of Capitol Hill. It is a two-storied stone building, erected at a cost of £500,000; it is estimated that it will last one hundred years, but officially it is regarded as temporary, because it is intended to provide as the permanent home of the Commonwealth Parliament a more decorative and costly building.

There will be numerous parks, public gardens, and open spaces within the city, and the whole site of sixteen square miles will be surrounded by a belt of open country several miles wide. All the streets will be lined with trees, and will have strips of garden on both sides along their whole length. Some of the main thoroughfares will be 200 yards wide, and down the centre of each of them there will be a wide stretch of garden.

Every plot of ground on which a house is built will have room for a flower garden in front and a kitchen garden at the back. There will be no fences or walls dividing the house plots from the streets. The occupant of a house can have a trimmed hedge instead of a front fence if he desires to ensure privacy (he will be allowed to have a fence at the sides and the back), or he can have an open garden leading down to the pavement. Between the pavement and the roadway there will be a continuous strip of garden about 20 feet wide, maintained by the Federal Capital Commission.

For all time every foot of land in Canberra will belong to the Government, and the occupants will pay an annual ground rent. The complete control which the Federal Capital Commission exercise over the sale of leases will enable them to control the building of the city, so that development will take place according to the fixed design which was prepared before the city was laid out, and to prevent any part of the city being unduly developed while other parts are neglected.

### FLATTERY

'Tis an old maxim in the schools,  
That flattery's the food of fools;  
Yet now and then your men of wit  
Will condescend to take a bit.

—Swift.

## Canadian Pacific Cruises

### Round the World Cruise

"The Wonder Belt of the World"

Come! Be off on life's most thrilling adventure—a trip round the world! Luxurious travel comfort will be yours aboard the dream ship of cruises, *Empress of Australia* (21,850 gross tons). With Canadian Pacific as your host, you will never know a dull moment. You will leave New York, Dec. 2, for 133 days—visiting 5 continents, 26 ports and 21 countries. Christmas in the Holy Land, New Year's Eve in Cairo.

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The lands of the blue Mediterranean—yours to discover and explore! Colorful Madeira, romantic Algiers, mysterious Egypt and the Holy Land. Sail from New York, Feb. 4, on the sumptuous *Empress of Scotland*, manned by a cruise staff trained to attend your every wish. 73 days, 19 ports, 16 countries.

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Here is a cruise that offers you the "contrasts of the world"—from the cultured life of South America's flourishing capitals to the primitive blacks of the East Africa coast. Leave New York, Jan. 24, on Canadian Pacific's speed-queen of the seas, *Empress of France*. 104 days, 16 countries, 20 ports. Stop-over in Europe, if desired.

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### NEW ISSUE

\$4,000,000

## The Harris Abattoir Company

Limited

### First Mortgage Sinking Fund 6% Twenty-Year Bonds

To be dated July 1, 1927.

Series "A"

To be due July 1, 1947.

Principal and semi-annual interest (January 1 and July 1) payable in Canadian currency at The Canadian Bank of Commerce, Montreal, Toronto, Winnipeg and Vancouver; or in sterling at the fixed rate of \$4.86½ to the pound, at the option of the holder. Redeemable as a whole or in part for Sinking Fund or other purposes on any interest date on 60 days' notice at 104 and accrued interest on or before July 1, 1932; at 103 and accrued interest thereafter on or before July 1, 1937; at 102 and accrued interest thereafter on or before July 1, 1942; and at 101 and accrued interest thereafter and before maturity. Fully registered bonds and coupon bonds registerable as to principal only in denominations of \$1,000, \$500 and \$100. Trustee: National Trust Company, Limited, Toronto.

### CAPITALIZATION

(Upon completion of present financing)

	Authorized	Presently to be Outstanding
First Mortgage Bonds (this issue)	\$8,000,000	\$4,000,000
Common Stock (\$100 Par Value)	5,000,000	2,555,000

The Trust Deed securing this issue will provide that the balance of the authorized bonds may be issued in such currencies and such series and may be payable in such places, mature on such dates not earlier than July 1, 1947, bear such rates of interest and carry such sinking fund, conversion and redemption provisions as the Directors may determine at the time of issue. Such additional bonds may be issued to refund bonds issued under the Trust Deed for par or against 66⅔% of the cost or fair value, whichever is less, of additional fixed properties (a) acquired by the Company and mortgaged, charged or hypothecated to the Trustee or (b) acquired by a company, the whole capital stock of which (other than qualifying shares) is pledged and charged to the Trustee, and a mortgage, charge or hypothec on such property for the amount of the cost or fair value thereof is made or assigned to the Trustee, provided in the case (a) or (b) that net earnings as defined in the Trust Deed before depreciation and Federal taxes for the two preceding years have been at least twice the interest on all bonds outstanding and those proposed to be issued; all of the above as will be more fully defined and set out in the Trust Deed.

Mr. W. T. Harris, President of The Harris Abattoir Company, Limited, has summarized his letter to us as follows:

**THE COMPANY AND ITS BUSINESS**—The Harris Abattoir Company, Limited, was incorporated under the laws of the Province of Ontario in 1901 for the purpose of acquiring, as a going concern, the meat and produce business operated in Toronto by William Harris and his two sons. In many respects the business was the pioneer in the beef trade in Eastern Canada, and during the past quarter-century by the reinvestment of earnings in its direct activities and from the development of several allied departments which naturally associate themselves with the fresh meat trade, the business has grown steadily, until to-day its principal plant at West Toronto, Ontario, is the largest packing unit operating in Canada, and the Company's volume of business represents approximately 25% of the total annual turnover of the industry in Canada.

The principal plant of the Company is at the Union Stock Yards, West Toronto, where the executive offices are also located. At the Union Stock Yards, St. Boniface, Manitoba, the Company owns a second plant, which was erected in 1925, and which, though not as large as the Toronto plant, is in every other respect the finest packing house in Canada. The business there is operated by Harris Abattoir (Western) Limited, all the capital stock of which (other than directors' qualifying shares) is owned by the Company. Operated in conjunction with these are some twenty-two branch warehouses and shipping depots. For the purpose of conducting its business and holding its real estate and other assets, the Company has the following additional subsidiary companies in several of the Canadian Provinces: the capital stock of which (other than directors' qualifying shares) is wholly owned by the Company:

Harris Abattoir (Nova Scotia) Limited  
Harris Abattoir (Quebec) Limited  
Harris Abattoir (New Brunswick) Limited  
Harris Abattoir (Saskatchewan) Limited

Through these numerous outlets the Company economically distributes its products to the Canadian and European markets. The principal products of the Company are fresh meats, cured meats and numerous allied or by-products, including hides, wool, "Domestic" shortening, butter, eggs, cheese, "Flex" soap flakes, and canned goods of all kinds. These are marketed very widely in Canada, the United States, Europe and the West Indies under the well-known trade names of "H.A." and "York." By their diversity they ensure to the Company a stability in volume of business and profits.

Negotiations are now pending as a result of which it is anticipated that a Company will be incorporated and organized to acquire the shares of The Harris Abattoir Company, Limited; Gunns Limited; and The Canadian Packing Company, Limited (which will own plant, stores, branch houses and inventories formerly owned by the Company of the same name) and, also, if the necessary consent of the shareholders is obtained, shares of The William Davies Company, Inc.

**MANAGEMENT**—The present Executive of the Company which has been associated with the business since its inception will continue actively in the management.

The above bonds are offered for delivery when, as and if issued and received by us, subject to the approval of all legal proceedings by Messrs. Blake, Lash, Anglin & Cassels for the Bankers, and by Messrs. McLaughlin, Johnston, Moorhead & MacAulay for the Company and as to titles. Audited statement of earnings and balance sheet of the Company, may be seen at the offices of this Corporation in Toronto and Montreal.

PRICE: 100 and interest, to yield 6%.

It is expected that interim or definitive bonds will be ready for delivery on or about July 15, 1927.

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June 9, 1927

The statements contained in this circular are not guaranteed but are based upon information which we believe to be reliable and on which we acted in purchasing these securities.





COLONEL LINDBERGH IN AMERICA'S DAY CELEBRATIONS IN LONDON  
Colonel Lindbergh, the young Atlantic flyer, visiting the tomb of the Unknown Warrior in the Abbey, after the service at St. Margaret's, Westminster, held in commemoration of American Decoration Day.

### A Great Collector

HENRY EDWARDS HUNTINGTON, of Los Angeles, retired director of railroads, art and book collector, and nephew of the late Collis P. Huntington, builder of the Southern Pacific Railroad, died a few weeks ago.

Tribute to him as a book collector was paid by Dr. A. S. W. Rosenbach of Philadelphia, who had made extensive purchases for the capitalist. "Mr. Huntington was the greatest book collector in the world," said Dr. Rosenbach. "His death is the greatest possible loss to the book world. He was the foremost bidder at auctions that ever lived. No price was too high, provided the works desired justified the payment."

"Mr. Huntington specialized in the collection of books on English literature and Americana, and in the last three years he had formed the largest collection of books printed before 1500. It was his policy to purchase a library en bloc instead of buying single items."

"Among the great collections he bought in this manner were those of E. Dwight Church, of Brooklyn, which contained the original manuscripts of Benjamin Franklin's autobiography; the libraries of the Duke of Devonshire, the Earl of Bridgewater, which contained a number of celebrated manuscripts of Chaucer, and the library of Beverly Chew, of New York, in which were a number of early printed books of Sir Thomas Phillips. There was also the library of Frederick R. Halsey."

"I had known Mr. Huntington since 1909 and was his agent and confidential adviser, acting for him in London, New York and Philadelphia, and made many noteworthy purchases for him."

"The last book which Mr. Huntington examined before his death was a catalogue of books printed in England between 1475 and 1640. It showed that the proportion of books in Mr. Huntington's library for this period

was greater than in the British Museum and the libraries of Oxford and Cambridge."

"He also had a larger collection of Shakespeare quarto editions and early English plays and poetry than can be found in any other English library."

"It is a particular coincidence that the three greatest book collectors in America have died within a few weeks of each other. They were Dr. Huntington, Edward E. Ayer of Chicago, and William A. White of Brooklyn. The two latter were great friends of Mr. Huntington."

Henry Edwards Huntington, born in Oneonta, N.Y., on February 27, 1850, was for many years a director of railroads. Lines which he took part in operating formed at one time a virtual network over the map of the United States. In later years his fame rested chiefly upon his pre-eminence as a collector of books and paintings."

He acquired what has been generally conceded to be the finest private collection in the world. From all parts of Europe and America priceless manuscripts and first editions found their way to his library at San Marino, Cal., which now, by terms of a trust, becomes public property. Likewise he expended millions in acquiring such priceless works of art as paintings by Romney, Hoppner, Raeburn, Lawrence, Reynolds and Gainsborough, among those of the latter being "Blue Boy" and portraits of Lady Petre and Viscount and Viscountess Ligonier. Among the many works by Reynolds he owned were "Mrs. Siddons as the Tragic Muse" and "Georgiana, Duchess of Devonshire." His finest Turner was "The Marriage of The Adriatic."

As long ago as 1905 Mr. Huntington's taste for art and rare books began to evince itself, and he was soon looked upon as one of the foremost collectors. Less and less of his time he gave to his business until, in his latter years, he devoted himself almost exclusively to his collections in the beautiful building at San Marino. Competent authorities now place

its value between \$30,000,000 and \$40,000,000.

The climax of his distinction as a book collector is believed to have been reached in 1917, when he paid \$1,000,000 for the Bridgewater Library, which had been renowned in England since the days of Queen Elizabeth. It contains two hundred illuminated manuscripts, about ten thousand historical documents and autograph letters, many dating from Elizabethan days, and a rich collection of plays by Shakespeare, his contemporaries and predecessors. The acquisition was said to have made Mr. Huntington's the finest collection of Shakespeareana in the world.

With this and other costly purchases he brought under the roof of his handsome building in San Marino an illuminated manuscript of Chaucer written in 1405, shortly after the poet's death, and first editions of Fielding, Dryden, Dickens, Pope, Thackeray, Poe, Hawthorne, Lowell, Emerson, Whitier, Longfellow, Holmes, Bret Harte and Tennyson.

At the dispersal of the Hoe Library in 1912, Mr. Huntington spent \$500,000 in acquiring, among other treasures, his splendid copy of the Gutenberg Latin Bible, printed on vellum between 1450 and 1455. In the same year he spent another \$500,000 in acquiring the Beverley Chew library. In 1916 he bought the famous collection of Americana of Britwell Court, Burnham, England, paying, it was said, \$350,000.

Early in 1922, it was announced that the entire collection would go to the public upon his death, and the California Legislature adopted a resolution of appreciation. The mansion containing the art and literary treasures is a magnificent structure of Italian style, finished in white stucco, and designed by Myron Hunt. It provides space for two hundred thousand volumes and has a number of galleries for paintings, including a separate one for the "Blue Boy."

### Women Theatre-Goers

IT IS estimated that every week there are 300,000 people in London who can be regarded as potential play-goers, says the "Daily Mail". Most of them are women.

If women did not enjoy the theatre as they do there would not be any theatres. The theatre is the one form of public entertainment that is absolutely dependent upon women for its existence. Women are as essential to the prosperity of theatrical managers and playwrights as they are to publishers and novelists.

It is only necessary to look round a theatre during a performance or at theatre queues to see that. A man of the London theatre world the other day had the curiosity to count the people in a queue waiting for the doors to open and admit them to see "The Constant Nymph". There were, he told me, a hundred and ninety women among the first two hundred in the queue.

No doubt this particular play, founded upon a book which a great number of women have read, is an exceptional case, and it is true that women will stand in queues more frequently and contentedly than men will; but it is a very good example of the importance of women to any play. It is next to impossible to get a good run out of a play that women do not like.

It would be easy to cite scores of instances of this truth, but two—taken at random—will be sufficient. Some years ago Mr. Monckton Hoffe had a play called "The Faithful Heart", put on in London. It was by way of being a brilliant piece of dramatic

writing and playcraft, it had Mr. Godfrey Tearle in the chief part, and most of the critics praised it to the skies.

But while most men liked the play immensely, most women apparently disliked it because of the way the story went. They objected to the man being so taken up with a natural daughter of his, the child of a youthful love affair, that he gave up the young woman to whom he was engaged and also gave up a good job on shore to go back to the sea.

The second play which occurs to me was "R.U.R." ("The Robot Play"), which Mr. Basil Dean did in London a few years ago. Here was a tremendously strong bit of drama which had attracted international notice. Yet it could achieve only a comparatively short run in this country. I believe the reason was that it frightened a great many women who had seen it.

### Anecdotal

ON ONE of his visits to New York Sir Herbert Tree spent the whole afternoon seeing New York in the clutches of a friend. "Into the subway he had been led at a run, pushed into a local, charged in a rush into an express, flung once more into a local, hurled out again, whirled on an elevator, and dumped at a destination, only, after an interval, to repeat the process on the return journey."

"Tell me," panted Tree, "why rush about, like—like mad ants?"

"Hurry!" yelled his friend, diving for the elevator, "we save two minutes this way."

"Sir Herbert asserted himself."

"Tell me," he demanded imperiously, "what shall we do with them?"

### GO SOMEWHERE THIS WEEK-END

Reduced Friday-Monday fares in effect via Canadian National Railways.

Take advantage of the low-week-end excursion fares this summer. Make more trips to the summer cottage or camp. From now on, during the summer, Canadian National Railways will have on sale low week-end fares from specified points to the various resort districts in Ontario. These fares are good from Friday noon to midnight of the following Monday—a liberal week-end for those who desire to get out of town.

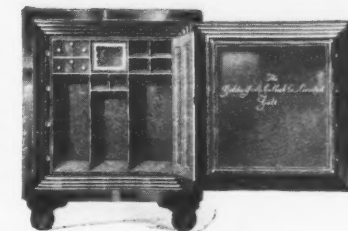
Full information, tickets and reservations from City Ticket Office, Canadian National Railways, King and Toronto Streets, Phone Elgin 6241, or any Agent of the Company.

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AFTER THE RAID ON SOVIET HOUSE, LONDON  
Lt.-Col. H. S. Turnbull, Commissioner of City Police, and Inspector Woolnough (in uniform) leaving the premises.

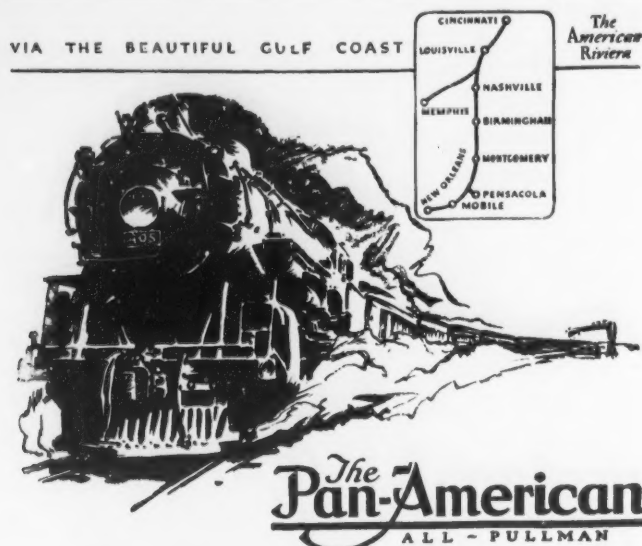
Drilling the holes in the conical bottom of one of three digesters for the St. John Power and Paper Company. Each digester is 54 feet in height, 17 feet in diameter, and built of 1 1/2" steel plate throughout. All the work was done in our own shops.

Our Consulting Bureau is at your service without obligation. They will gladly discuss and advise regarding any Engineering or Boiler-making problem.

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This is from the brush of Stanley G. Moyer, an artist who came originally from Sir Adam's native county of Waterloo. In it the painter has suggested the great hydro-electric enterprise at Niagara which Sir Adam created.

### Centenary of the Match

PROBABLY the year 1927 will run its course with little, if any, recognition by the great world of the fact that in this year the match—the humble parlor or friction match—reaches its centenary, says "The Scientific American". Trifling and inconspicuous though it may be, the coming of the match was an event of the very greatest importance to mankind. To be convinced of this, think of the descriptions of the trouble our forefathers had in getting a light with the old flint-and-tinder box.

The inventor of matches was a certain John Walker of Stockton-upon-Tees, England. The matches were made by dipping little splints in melted sulphur and then in a liquid composed of potassium chlorate, antimony sulphide and gum water. Walker, who was a chemist, employed the poor of the town to split the wood for these early matches, and although pressed to form a company, he refused on the score that he had enough for his simple wants, and that he would put no obstacle in the way of a thing which promised to be a boon to the public. In the Scientific American of April 20, 1895, the invention of the match is credited to Walker, "who took priority of all, having invented it in 1827, as his day book proved by the sales entered in it."

Subsequently, there was great activity in developing friction matches. Janos Irmzi, a Hungarian, made the same discovery in 1835; Kammerer, the German, discovered it in 1833 and Sauria, the Frenchman, in 1831. The first American patent of the friction match was taken out in 1836.

### A Complete Scenario

WE ARE all interested in the mentality of Hollywood, says the London Observer, and it quotes the following from an English publication, "Film Mercury":

An author once wrote to a producer asking for a concise formula for writing a successful motion picture story. The producer wrote:—

"A modern picture story should contain religion, comedy, society, action, sex interest, and it can't be too short. For such a scenario I will be glad to pay from ten to twenty thousand dollars."

A few days later the producer received a letter from the author reading as follows:—

"Herewith story containing religion, society, action, sex interest. And it's short. Send cheque by return mail."

Enclosed was the manuscript, which read as follows:—  
"My God," laughed the Countess, "let go of my leg!"

### Chewing Gum Vindicated

CHEWING gum was at one time known in England only as a topic of easy joking, like the American's tortoiseshell rimmed spectacles. Now, however, they have adopted both; while the typical American eye-wear has ceased to be regarded as in any way remarkable. It is nevertheless rather surprising to find that the Air Ministry, in its latest instructional manual, actually advises pilots to use chewing gum. Flying at high altitudes, it seems, causes a difference in air pressure on the outer and inner sides of the eardrum. In order to equalize the pressure, pilots are recommended to keep swallowing, and to chew gum to assist the process.

If the world knows nothing of its greatest men, one reason is that they are ceasing to be great when the world discovers them.—Dean Inge.

What more  
can a man  
want?



TWO Priceless Possessions—the one woman in all the world—and may we suggest, the one tobacco? He remembers Craven almost from the time he was first able to walk. Those plain old tins his father gave him, built beautiful castles. With his very first pipe he set out to discover

Craven itself. What a joyful meeting it was. What a lasting friendship it brought. Craven does not rely on an elaborately coloured tin to attract. The goodness is in the tobacco, cured in the old-fashioned, natural and painstaking way that has put it high above all others.



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# SATURDAY NIGHT

## FINANCIAL SECTION



TORONTO, CANADA, JUNE 18, 1927

### Why No Depression in the United States

**Less Severe Adverse Factors in the Past Have Produced a Severe Reaction—Royal Bank of Canada Economist in Following Article Attributes This New Found Stability to Control of Credit Exercised by Federal Reserve System—Tightens Credit in Times of Inflation and Relaxes Credit at Times of Threatened Stringency.**

IN THE face of the reduced buying power of the southern and western farmer, the collapse of the Florida real estate boom, a slight decrease in automobile production, continued decline of wholesale commodity prices and the devastation wrought by the floods in the Mississippi Valley, there are no indications of a major depression in the United States, and most of the indices of basic conditions indicate that the volume of business during 1927 is only slightly below the level attained in 1926. Recognizing the fact that at many times in the past, adverse factors, much less severe than those mentioned above, would have been sufficient to bring on a severe reaction, most financial writers in the United States are anticipating a period of reduced sales, keener competition and reduced profits, and they are, therefore, advising caution but continuing to comment on the financial and industrial stability which permits the United States to meet such conditions with equanimity.

It has been evident that the important guiding force in the production of the new found stability in the United States has been the control of credit exercised by the Federal Reserve System; yet current comment by financial writers within the country includes little reference to this control; in fact, there has been some tendency to deny any active interest on the part of the System to maintain stable prices.

Early in April, in a speech before the annual meeting of the Academy of Political Science in the City of New York, Mr. Burgess of the Federal Reserve System made the first official statement to the effect that the effort was being made to control prices and mitigate the severity of the business cycle by a consistent policy of tightening credit during periods of inflation and relaxing credit at times of threatened stringency. He stated that so long as prosperity was maintained, the Reserve System looked with equanimity upon the present downward trend of prices. Obviously, the funds under the control of the Federal Reserve Banks are ample to maintain easy credit conditions if such a policy seems desirable.

On March 15th last, the Federal Reserve Bank of New York gave a convincing demonstration of the ability of the System to control conditions which would formerly have been demoralizing to the money market. On that day, the total transactions of the New York Bank totaled two billion dollars, including such items as disbursements of six hundred million dollars in payment of Treasury notes maturing on that date, and of ninety million dollars representing interest on the public debt. The Federal Reserve Bulletin thus describes the situation:—

"To meet these payments the Treasury expected to receive over \$500,000,000 in income taxes and to call about \$180,000,000 from depository banks. Two new issues of Treasury certificates, aggregating \$485,000,000, were also issued to provide for the regular expenses of the next quarter.

"Immediate payment of maturing obligations on March 15th resulted, in view of unavoidable delay in the collection of tax checks, in Treasury disbursements on March 15th greatly in excess of receipts, and to cover the overdraft at the reserve banks the Treasury issued temporary certificates of indebtedness of \$311,500,000 to the Federal Reserve banks, of which \$238,000,000 was taken by the Federal Reserve Bank of New York. This large Treasury overdraft at the New York Bank would have occasioned a corresponding addition of temporary funds to the New York money market and an unnecessary disturbance of the rate structure had the New York reserve bank not undertaken certain measures

to offset this influence. Maturing government securities held by the reserve banks were presented for redemption, but not immediately replaced, and over \$60,000,000 of participations in the Treasury's one-day certificate were sold to member banks. There was at the same time a considerable reduction in the reserve banks' holdings of discounts, acceptances, and securities held under sales contracts. The sale of participations in the Treasury overdraft certificate is a new method of withdrawing funds from the market, which avoids many bookkeeping complications involved in a temporary sale of securities from the system's investment account and appears to be a simple and direct way of offsetting surplus Treasury disbursements.

"As the result of the absorption by the reserve banks of the surplus funds arising from Treasury disbursements, the period passed with but little decline in the level of open-market money rates. After March 15th, the Treasury gradually repaid its temporary certificates from the proceeds of tax payments, and as the tax checks were charged against depositors' accounts, the member banks once more increased their borrowings at the reserve banks. This was not accompanied, however, by any considerable tightening of money rates, which thus remained throughout the tax-payment period at a fairly constant level. The handling of a large volume of Treasury transactions with so little disturbance to money rates marks a further step in the development of the Federal Reserve System's operating technique."

Outside of intelligent credit control, probably the greatest single factor contributing to stability and increased efficiency in business has been the improved certainty and rapidity of transportation. Freight movements, which formerly required weeks or months, have become a matter of days. In the past, the attitude of the wholesale or retail merchant toward seasonal and quantity purchases was influenced by the fact that delayed delivery might spoil a season's trade. Ordering in advance increased inventory and made merchandising more speculative, but at that time these factors were considered the necessary costs and risks of business. With rapid and certain delivery, smaller or more varied stocks became safe and the function of retailing has had a tendency to become a matter of more direct service to the consumer. While declining prices in themselves offered a stimulus to hand-to-mouth buying, the rapid improvement in railroad efficiency was the strongest single factor in changing the attitude of business toward seasonal buying.

On the manufacturing side, the effect of hand-to-mouth buying was no less important than in retailing; peak loads were reduced, longer seasons of production became typical, more efficient use was made of both plant and labour, and the manufacturer found himself in a better position to meet changes in the character of retail demand and to avoid at least part of the losses due to rapid changes in style. For the labourer, these conditions resulted in more regular employment, and the community as a whole benefited by a better distribution of buying power and a more regular flow of credit. Hand-to-mouth buying initiated by lack of confidence in prices during the deflation period has been maintained because of its greater economic efficiency in distribution.

Increased severity of competition is characteristic of the present period. Well-managed companies with large resources have been making satisfactory profits, while smaller companies which have been unable to meet the necessary reduction in cost of production have been falling behind. In the Cleveland Trust Company's bulletin of May 15, 1927, Colonel Leonard P. Ayres points out that the average price of the common stock of the leading company in each of ten major lines of industry has increased 250 per cent. in value between 1921 and 1926, while the average price of the stock of the ten second largest companies in these same lines has only increased 100 per cent. in value. Between 1905 and 1925, one hundred and ninety new automobile firms were established in the United States, and of this number less than one-third have survived, most of these failures having taken place since 1920. The largest and most efficiently managed companies have apparently made the greatest progress.

The interest of management is centered upon reducing waste, improving technical processes and putting industry in the best position to meet the intensity of current competition, whereas decreasing amounts are being spent to increase capacity. A company which cannot afford to scrap machinery which has become even slightly obsolete cannot long remain in the running. The advantages which are accruing to the large and well-managed concern from large scale purchasing, adequate research facilities, national advertising and the savings made in partially decentralized distribution, are making the task of the small concern increasingly difficult.

The efficiency which has characterized manufacturing in the United States is also being carried into distribution. Methods of reducing costs between the manufacturer and the consumer are now receiving intensive study. There is some basis for the belief that the largest savings to be attained in the immediate future will be those achieved as a result of the efforts in this direction.

To the savings resulting from increased efficiency of manufacturing, transportation and distribution we must look for the explanation of the phenomenon of great prosperity during a period of steadily declining commodity prices. It has not been generally appreciated that the movement in the price level during the past two years has had the effect of increasing the remuneration of labor notwithstanding the fact that wages in terms of gold have been remarkably stable. To this steadily increasing buying power may be attributed the comparative infrequency of industrial disputes and strikes, with the inevitable losses to the public which result therefrom. As long as capital realizes a fair return, there will be no objection to conditions which have brought about a declining price level, with the corresponding larger returns to labor; but the tendency is one which obviously cannot be allowed to go too far because there is a limit to the improvement which can be effected in operating technique. It was undoubtedly a recognition of this situation which induced the statement on behalf of the Federal Reserve System, through Mr. Burgess, that nothing would be done to prevent the downward trend of prices so long as business generally continued to prosper, and it must be very reassuring to the business public generally to understand that the credit resources of the Federal Reserve System will be made available to arrest the declining trend of prices, once this tendency shows evidence of threatening to disrupt substantially the proper balance of business.

### Merger of Canadian Packing Companies

**Excessive Competition and Problems Involved in Making Full Use of Reputation Gained Abroad for Quality of Meat Products Lead Harris Abattoir Co., Gunns, the Canadian Packing Company, and Probably William Davies Co. to Give Control to Holding Company. — Companies Will Retain Entities as Operating Units and Still Push Brands for Which They Have Become Noted.**

TEAM play is more effective, and therefore more successful, than individual effort in business as well as in sport. Realization of that fact has led to in the last few years to a series of mergers in various lines of Canadian industry or the establishment of co-operative organizations to secure centralized effort. The latest of these efforts to gain more effectiveness by combination is the union of some of the most important Canadian packing companies under the name of Canada Packers, Ltd. These merging companies include the Harris Abattoir Company, Ltd., with its imposing array of subsidiary companies, Gunns Ltd., and the Canadian Packing Company, Ltd. To these will be added the William Davies Company, Inc., if the shareholders accept the offer at the rate of one share 7 per cent. cumulative preferred stock (\$100 par value) of the Canada Packers Ltd., in exchange for two shares of William Davies "A" (\$50 par value), and two shares of no par value common stock. A small group representing one-third of the outstanding Class "A" stock have approved of the plan and will exchange their stock. The plan will not be effective unless 75 per cent. of both classes of shareholders give assent, but I am unofficially informed that the number who have already accepted, make success probable. According to the last annual report, 30,565 shares of this class A stock had been obtained by the Company. This will be cancelled, if shareholders agree at a meeting which is being called at Chicago on June 22nd for the purpose. Mr. E. C. Fox, President of William Davies Co., Inc., asks in his communication with the shareholders that assent should be given by Monday, June 20th, on the ground that "time of acceptance is an essential factor to its completion". If the necessary number of shares be not exchanged by June 29th the deposited certificates will be returned upon the surrender of the relative interim receipts issued therefor.

"It has been apparent for some considerable time," wrote Mr. Fox in his communication to the shareholders under date of June 8th, "that the Canadian Packing house situation was not only very difficult, but that due to excessive competition resulting from too many packing plants, some arrangement would have to be worked out to improve conditions in the industry. The alternative would be to go on until enough plants were eliminated to make the business profitable for the remainder, a process which, in itself, is charged with anxiety and uncertainty on the part of each individual company."

"Proposals originated three years ago for exchanging shares in your Company for shares in a new Company which would acquire the shares of three of the other principal Canadian packing companies. While sympathetic at that time towards such an arrangement, your directors felt that the suggested basis of exchange did not do justice to the shareholders of this company—consequently no recommendation was made to you and the matter was dropped. Several months ago proposals for a similar arrangement were renewed and the matter has developed to a point where your Board feels that it should recommend an exchange on the basis hereinafter mentioned, of your "A" and "B" shares for shares in a new holding Company which will own the entire voting capital stocks of the Harris Abattoir Company, Ltd., Gunns Ltd., and the Canadian Packing Company, Ltd., and the controlling proportion of the capital stock of William Davies Co., Inc."

Canada Packers, Ltd., does not expect to issue more than 67,500 of the 100,000 seven per cent. cumulative preferred shares. There are 200,000 shares of no par common stock. It issued 37,283 preferred shares and 160,000 common shares in connection with the considerations involved in acquiring the shares of other companies than the William Davies Co., Inc. The new holding Company will have a bonded indebtedness of \$4,000,000 (part of an authorized issue of \$8,000,000) 6 per cent. first mortgage bonds now being offered the public by the Harris Abattoir Co., Ltd., to reimburse it for money expended in connection with the purchase of control of Gunns Ltd. and to be expended to secure control of the Canadian Packing Company, (contracts already existing for this purpose); 6 per cent. first mortgage bonds of Canada Packers, Ltd., will be issued collateral trust 6 per cent. bonds of the new holding Company, \$2,500,000. Approximately \$650,000 general mortgage bonds of Canada Packers, Ltd., will be issued and owned by one of the subsidiaries, but as this is not a liability to the public it is not regarded as affecting the position of the preferred and common shares of the new Holding Company.

The fixed assets of the four Companies, less depreciation, are appraised at \$16,000,000, and the net liquid assets (as of June 1st last) at \$5,800,000.

### PRESIDENT OF MERGED PACKING COMPANIES

**WILL BE J. S. McLEAN**

The president and general manager of the new holding company for securities of Gunns Ltd., Canadian Packing Co., Ltd., Harris Abattoir Co., Ltd., and William Davies Co., Inc., will be Mr. J. S. McLean, of Harris Abattoir Co. The vice-presidents will be Messrs. Jas. Harris, E. C. Fox and T. F. Matthews. These will comprise the executive committee of the board.

OF THESE four Companies only the Harris Abattoir Co., Ltd., has shown during all the stress and struggle of post-war conditions an average profit. It has shown a continuous profit since 1921, as shown by the following resume of net earnings before depreciation and bond interest, but after federal income tax, the years ending on March 30th in each case: 1921, \$670,617; 1924, \$474,035; 1925, \$472,347; 1926, \$720,582; 1927, \$497,041; making an average for the five years of \$646,932, while the annual interest requirements on the new \$1,000,000 bond issue would be \$240,000. The Company has, in addition to these bonds, only one security, common stock of which five million dollars (\$100 par value) has been authorized and \$2,555,000 issued. Its fixed assets are appraised at depreciated replacement value, are \$6,157,930. Its net liquid assets are \$2,564,411, and its investments in shares and securities of, and advances to other companies at book value are shown at \$3,445,000. These figures include the proceeds of the four million dollar bond issue after it has been applied to the purposes for which the bond issue was made. The Company will also have contingent liabilities in respect of guarantees for associated companies and bills under discount amounting to \$3,808,475.

(Continued on Page 26)

### Learning to Fly

L. L. Toronto, Ont. Before taking a course in flying it might save you both time and money to find out if you are fit physically in every way for such a life. A pilot is not allowed to fly commercially in Canada unless he is in possession of a Commercial Air Pilot's Certificate. Such Certificates are not granted to persons under nineteen years of age, and are issued only after flying tests, and technical and medical tests and examinations. They are issued in respect of three classes of machines: Light machines having a maximum safe load, including fuel and oil, of 1,000 pounds or less; Medium machines, having a maximum safe load, including fuel and oil, of more than 1,000 and less than 3,000 pounds; and heavy machines, having a maximum safe load, including fuel and oil, of 3,000 pounds or more.

If a certificate is given for the light machines, the holder of that certificate is limited to machines included in that class, though he can fly any machine belonging to the class after he has flown a machine of that type for two hours, either under instruction or alone in the machine, but he may not take charge of any machine unless he has flown a machine within six months for at least one hour, either alone or under instructions.

The holder has to pass a satisfactory medical examination at least every six months, and after any serious accident or illness, and it may be cancelled at any time for cause.

Before being given a commercial pilot's certificate, the applicant has to make a flight to the satisfaction of the examining officer, during which the pilot shall obtain a minimum altitude of 5,000 feet above sea-level and finish with a glide, the engine being shut off at that height, the alighting being made without restarting the engine, and the machine brought to rest within 300 feet of a point fixed beforehand by the examining officer of the test. There are to be four similar flights, in each of which the pilot shall ascend to at least 1,500 feet above the ground or water, and shall alight within 150 feet of a mark selected before taking off. On one of the four flights the pilot shall fly at an altitude of not less than 1,500 feet above the ground or water around two marks, situated at least 550 yards apart, making, to the satisfaction of the examining officer, a series of five figure-eight turns, each turn reaching one of the marks. He has to make a cross-country or over-sea flight of at least 175 miles, beginning and ending at the same point. The candidate shall be informed of his course and furnished with the appropriate map. The judges will decide whether the flight has been satisfactorily made. All flights except three of the alighting tests from 1,500 feet shall be carried out with the pilot alone in the machine. In the case of medium or large machines, the necessary crew would be present in three of the tests. If a pilot wishes to be entitled to the privileges of flying by night, he must also be a night pilot. It is a thirty minute flight, made between two hours after sunset and two hours before sunrise, at a height of at least 1,500 feet above the ground or water.

(Continued on Page 27)



Thirty-seventh Lesson. (Taken from The Maxims of Napoleon I.) "Great events ever depend but upon a single hair. The adroit man profits by everything, neglects nothing which can increase his chances; the less adroit, by sometimes disregarding a single chance, fails in everything." (To Josephine, 1796. Sloane, p. 195).

"Events that seem very small often have very great results." (Gourgaud, p. 143).

"Imagination rules the world." Las Cases, Vol. I, Part 2, p. 103).

"Impossible! That word is not French. I know no such word."

"Chance is the providence of adventurers."

"Independence, like honor, is a rocky island, without a beach."

"Disdain hatred; hear both sides, and delay judgment until reason has had time to resume her sway."

"It is better to have an open enemy than a doubtful ally."

"My hand of iron was not at the extremity of my arm; it was immediately connected with my head."

"They walk with speed who walk alone." (Abbott, p. 135).

"Impossible—a word found only in the dictionary of fools."



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## NATIONAL DEBENTURE CORPORATION'S PROPOSALS WITH REGARD TO PORT ARTHUR AND FORT WILLIAM MORTGAGE COMPANY

J. W. Warton, Ont. If I were a holder of the five per cent. perpetual debenture stock of the Port Arthur and Fort William Mortgage Company, Limited, I would rather hold on to it than exchange for the 5½ per cent. Collateral Trust Gold Bonds of the National Debenture Corporation, Limited, in the absence of full information about the latter Company, even though the exchange will give an additional income of fifty cents a year for every \$100 worth of Collateral Trust bonds held. Though Government reports show that the position of the Port Arthur and Fort William Mortgage Company, Limited, which went into voluntary liquidation on October 1st last, is not encouraging, the interest on the debentures up to 1926 was yet earned several times over. That could hardly be the position of the National Debenture Corporation's 5½ per cent. Collateral Trust Gold Bonds. The Corporation would probably earn more than the 5½ per cent. necessary to pay the interest and a percentage for the sinking fund as well, but without absolute knowledge one cannot say that this would be so. The Trust agreement is that the Trusts and Guarantee Company shall see that no 5½ per cent. Collateral Trust Gold bond is issued unless 105 per cent. of trustee securities are first deposited as security. Though all trustee securities are not safe yet this agreement should result in considerable security attaching to these bonds.

That all trustee securities are not safe is made very evident by the experience of the Port Arthur and Fort William Mortgage Company itself. For example, first mortgages are trustee securities. In 1923, according to the Government report, the Company had \$447,686 in first mortgages, \$100,333 in second and subsequent mortgages, \$11,344 in agreements for sale, \$25,162 in interest due, and \$3,426 in interest accrued, making \$608,142 in all. By the end of 1925 this total had sunk to \$406,827, including \$259,707 in first mortgages, \$11,275 in second and subsequent mortgages, \$9,631 in agreements for sale, \$24,516 in interest due and \$1,608 in interest accrued. And even at that there is a note from the Government to the effect that it is not satisfied with the value of assets shown. According to the 1925 report of the Registrar of Loan Corporations for the Ontario Government, there were more than two-thirds of the existing mortgages under which legal proceedings had been taken and which were still unsatisfied. In 1924 less than one-third of the mortgages were in the Courts. This trustee securities are not always secure. As the 1926 financial statement is not available, one cannot say how the situation may have changed. Under such unsettling circumstances there may be reasons for mortgage holders to desire cash for their holdings, but I do not want to exchange for the 5½ per cent. Collateral Trust Gold Bonds of the National Debenture Corporation unless I am advised exactly what securities are behind the debenture issue. There are two million dollars of these 5½ per cent. bonds authorized, and how much would I do not know. They offer \$69,503 of these bonds. Series A maturing at one, five, ten or twenty years as desired in return for the same amount in debentures of the mortgage company.

The National Debenture Corporation has also an issue of half a million dollars of 6 per cent. twenty-year floating charge debentures and half a million dollars 6 per cent. perpetual non-cumulative income charge debentures, as well as ten thousand common shares of \$10 par value or \$100,000 in all. In order to get the 5,858 common shares of the mortgage company with an aggregate par value of \$58,580, the holders of these shares are offered \$234,320 6½ per cent. floating charge debentures, \$292,900 6½ per cent. non-cumulative income charge debentures, and \$58,580 in common shares. The only assets of consequence behind these debentures and shares would be the common shares of the Port Arthur and Fort William Mortgage Co., Ltd., so far as it is shown in the prospectus.

There have not paid dividends for many years, and there has not been money available for dividends. In June 30th 1924 by a special by-law of the Company passed at a general meeting of shareholders the paid-up capital of the Company was reduced to \$234,320, this sum being the estimated value of the assets, \$363,913 less the debentures amounting \$69,503. But there was a change in control and the ledger was revealed on January 31st 1925. The Company went into voluntary liquidation on October 1st 1926, no longer for purposes of the present reorganization. The Directors were then shown to be Mr. F. G. Johnston, President, Mr. John de Narves Kennedy, Secretary, Mr. M. J. Hume, de Lillo, Toronto, Edward P. Johnston, Toronto, Cecil J. G. Wright, Toronto, and Victor S. Cavelline, Toronto. The names of Messrs. John Garrick, Barran K. Johnston and John D. Cameron, which had been on the 1924 list, do not appear in the 1925 directorate. Mr. F. G. Johnston holds \$298,000 of the common stock of the Port Arthur and Fort William Mortgage Co., Limited. Mr. Wright holds \$21,000 worth, and Mr. de Lillo holds \$9,500, and Mr. William J. Dow holds \$72,500 worth, or \$401,000 of the total amount. These men are also Directors of the National Debenture Corporation, which now proposes to buy the common shares of the Mortgage Company with a new issue of floating charge debentures and another of perpetual non-cumulative income charge debentures.

I do not know whether the three per cent. commission mentioned in the prospectus as payable for shares sold applies to the shares in this agreement or not, or whether the 5 per cent. mentioned in applying to the sale of the floating charge debentures applies to this agreement or not. For that information you had better apply to the company.

## CAN OWNERS OF PARTLY PAID STOCK IN BROOKS STEAM MOTORS DROP PAYMENTS?

Editor Gold and Dross.—  
I have subscribed for some stock in Brooks Steam Motors, which is partly paid for, and they are pressing for further payments, and I am in doubt as to the wisdom of putting any more into it as I understand that the Company don't amount to much. Would you advise me what course to take toward paying for balance of stock?

Another Albertan,  
Rossington, Alta.

In the Unlisted Securities quotations issued by A. J. Pattison, Jr. and Company, 219 Bay Street, Toronto 2, Ontario, under date of June 14th last, one unit of Brooks Motors one Preferred and one Common is quoted at \$2.50 bid, \$4.50 asked. I suppose you purchased at the rate of one unit of ten Preferred and ten Common for \$135. The quotation just given would work out in your case at \$25 bid and \$45 asked for a unit of ten shares Preferred and ten shares Common of Brooks Steam Motors, Limited.

Legally, when a man signs an application for shares and agrees to pay so much down and so much a month, it is as much his obligation to fulfil it as though he had signed a promissory note. There have been, I understand, a great many lapsed agreements in the past and the shareholders in such cases simply forfeited the money already paid. The Company might possibly not be willing to do that now, as there seems to be very little market for re-sale of the stock.

## "NEVER AGAIN"

Editor Gold and Dross.—

Some time ago I bought shares in Calartic mines from Morgan Kemerer, through a smart salesman. I invested a very large sum and need it badly now. According to the promises made to me these shares should have been listed long ago, and I was to make a large profit in a short time. Do you know if there are any immediate prospects of a market for these shares? Is there any way I can make Kemerer refund my money? I would like as much information on this mine as you can give me. Kemerer's office's information is evasive.

"Never Again", Toronto, Ont.

I do not see any immediate prospects for a market in Calartic shares. It is one thing to swallow the bait of a salesman, but it is another thing to shake loose from the hook. Calartic is a prospect in a more or less raw state. Some work appears to be warranted in order to learn whether it is of any commercial value, or not. The promises made by salesmen are very often difficult to prove. Promises that you will make a large profit in a short time are the usual bait used by high pressure agents, but if the buyer were to stop and think for a moment he should realize that people are not spending time and money in running around the country to peddle something which they know is going to be worth a lot more at an early date.

## HISTORY OF BUNKER HILL AND SULLIVAN SHARES

S. C. Edmonton, Alta. There has been a rapid appreciation in price lately in the common stock of the Bunker Hill and Sullivan Mining and Concentrating Company, owing to the big zinc-lead ore discovery at Sudbury, Ontario, by the Treadwell-Yukon Limited, 50 per cent. of whose stock is owned by the Bunker Hill and Sullivan Mining and Concentrating Company. F. W. Bradley, President of Treadwell-Yukon, is also President of Bunker Hill. The shares were quoted on June 10th on the Standard Stock and Mining Exchange, Toronto, at \$96.00. The par value of the shares is \$10.00. Regular dividends are being paid on these shares at the rate of 25c per share monthly, together with an extra dividend of 50c per share monthly, making a total annual distribution of \$9.00 per share. This is the same figure that was paid throughout 1925 and 1926, and compares with a total of \$5.00 paid in 1923 and \$3.25 in 1922. On the basis of the present dividend rate, the yield to a purchaser at \$95.00 is 9.47 per cent. annually. Dividends have been paid on the common each year since 1916, the lowest amount paid in any one year being \$3.00 per share in 1921, and the highest \$9.00 per share paid since and including 1926. The Company earned \$4.71 per share of common in 1923, \$7.19 per share in 1924, \$9.48 per share in 1925 and \$9.45 per share in 1926. The income report for 1926 showed a surplus after preferred and common dividends of \$175,591.00 as compared with \$500,004.00 for 1925, but the Company's net working capital was larger, standing at \$4,602,191.00 as compared with \$4,363,180.00 at the end of the previous year, while total profit and loss surplus showed an increase from \$9,841,813.00 at the end of 1925, to \$10,501,703.00 at the end of 1926. The revaluation surplus is three times this amount.

Until there is official confirmation I would not advise you to accept reports made that more than 47 million tons of zinc-lead ore, assaying \$22.00 per ton, had been blocked out. There are great possibilities in the deposit, and the work so far done has given great encouragement. President F. W. Bradley has estimated that ore so far uncovered would net the Company between \$3.00 and \$5.00 a ton. It may well be that millions of dollars will be spent in development of this property.

Of course, the shares are distinctly in the speculative class, but as such they seem to us to have a fair degree of attractiveness in view of the Company's record over a number of years, its good financial position and the present high yield on the shares.

## FABYAN PETROLEUMS COUNTS CHICKENS NOT YET HATCHED

R. W. Prince Albert, Sask. The advertisement of stock for sale by Fabyan Petroleum, Limited, has several features which do not recommend the company. It announces the sale of fifty thousand shares to be sold at \$1 per share par value, and states that only 20,000 shares have been allotted to Northern Saskatchewan and 30,000 to Saskatchewan district. It states also that quite a large amount has already been subscribed, and answers its own question, "Why?" as follows:

"Because we are a proven company and our directors are all proven business men. Furthermore, we are now drilling a No. 1 well in Wainwright oil field, from which we are confident of production. This well will be completed within sixty days; then our rotary equipment will be shipped to our Northern holdings which we have recently purchased. Just sit down and figure out what your stock would be worth when we have a producing well in Fabyan and a big gas well in Northern with a wonderful market for our product. Our president, Mr. R. E. Williams, who is well known in Northern Saskatchewan, said before leaving for Wainwright, that you have a wonderful field—all you need is development."

That statement is full of inconsistencies. If this is a proven company how is it they state that they are only drilling No. 1 well in Wainwright oil field and that they are "confident of production". Until they have commercial production they cannot call this a proven company. And then the sentence where they ask you to sit down and figure out what the stock will be worth when there is a producing well in Fabyan and a big gas well in Northern with a wonderful market for the product, is simply another instance of that pleasant but rather useless pastime of counting your chickens before they are hatched.

These "Come-on" statements do not give one very great confidence in the next paragraph where it is stated

## City of Fort William 5% Bonds

Principal and half-yearly interest payable at Fort William, Montreal or Toronto.

Population—22,239

Assessed Value for Taxation	\$29,794,532
Total Debenture Debt	9,082,580
NET DEBENTURE DEBT	2,949,149
Current Revenue	1,504,825
Current Expenditure	1,477,501

The City of Fort William is situated at the head of the Great Lakes, the world's largest inland waterways system. With the deep water frontage of twenty-six miles on three navigable rivers which intersect its boundaries, Fort William has a harbor suitable for all requirements of manufacturing, shipping and distribution activities. During the year of 1926, 325,000,000 bushels of grain were shipped by boat from the ports of the Twin Cities.

The City's present financial position shows the results of careful and efficient administration.

FULL PARTICULARS ON REQUEST

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6½% 30-Year Gold Debentures  
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This Canadian company controls electric light and power properties which have successfully operated for many years in important cities of Bolivia, British Guiana, Newfoundland, Porto Rico, Salvador and Venezuela. Through centralized management supervision, the efficiency of these properties is being steadily improved, their field of operations extended and earnings increased.

International Power Debentures and Preferred Shares afford an attractive opportunity for investment in a well established and increasingly successful public utility holding company.

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expenses of vacations or funds to meet insurance premiums if one's needs are anticipated by sound investment.

Upon our list are bonds with interest due in any month from January to December. We will gladly make a recommendation for any specific requirements.

**Yields 4½ to 7%**

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**THE MINING CORPORATION**  
**OF CANADA, LIMITED,**  
**DIVIDEND NO. 24**

The Directors of this Company have declared an Interim Dividend of 12½ cents per share, payable on July 13th, 1927, to shareholders of record on June 28th, 1927. The transfer books of the Company will be closed from the close of business on June 28th until the close of business on July 14th.

Dated at Toronto this 8th day of June, 1927, by Order of the Board.

G. C. AMES, Secretary.

**CANADIAN PACIFIC RAILWAY COMPANY**  
**DIVIDEND NOTICE**

At a meeting of the Board of Directors held today a dividend of two and one-half per cent. on the Common Stock for the quarter ended 31st March last was declared from railway revenues and Special Income, payable 30th June next to Shareholders of record at three p.m. on 1st June next.

By Order of the Board,  
ERNEST ALEXANDER,  
Montreal, 4th May, 1927. Secretary.

**DIVIDEND NOTICE**

**Monarch Mortgage Investments Limited**

**Preferred and Common Dividends**

Notice is hereby given that a dividend at the rate of 8% per annum has been declared upon the "PREFERRED SHARES" of Monarch Mortgage Investments Limited, also a dividend of five cents (5¢) per share upon the "NO PAR VALUE COMMON STOCK" of the Company.

The above dividends will cover the six months period ending June 30th, 1927, and will be paid July 15th, 1927, to shareholders of record June 30th, 1927.

By Order of the Board,  
Edward A. Tamm,  
Toronto, June 9th, 1927. Secretary.



# GOLD & DROSS

that R. E. Williams is a pioneer in the Wainwright oil field "and we believe he will duplicate his performance in Rosthern and Northern Saskatchewan". What performance? If he has made a success in the Wainwright Oil Field which has been of great advantage to shareholders, it would help the sale of Fabyan Petroleum, Limited, stock for the advertisements to tell exactly what that success is. If he has not had such a success, it is a warning to shareholders to say that he is going to duplicate his performance in Rosthern and Northern Saskatchewan.

**CORDASCO AND HIS INTERNAL FOREIGN BONDS**  
Editor, Gold and Dross.

A few months ago the C. M. Cordasco Co. of Montreal were carrying full page adverts in the papers advising the purchase of City of Paris 1919 5% bonds, so I sent them \$20.00 to purchase me 20 bonds, a little later I sent them \$320.00 to purchase 20 more; a little later they wired me, strongly advising the purchase of more bonds, but as I had not received my bonds for these two purchases, I wired back and told them that I would buy more bonds if they would guarantee delivery of my bonds within 10 days, and they wired back that these bonds had to be brought forward from France, and that I would get them within the 10 days, so I sent another \$320.00 for 20 more bonds, but all I got from them was Interim Certificates for the 60 bonds which cost me \$920.00. I wrote several letters to them, asking that my bonds be brought forward, but got no reply, and on April the 21st I received a letter from Turcotte & Merrill, of Montreal, with a note for \$600.00 covering my first two purchases.

I wrote them that I had sent in all \$920.00 to C. M. Cordasco & Co., and sent all my Certificates and correspondence to them (also the note), to enable them to trace this last purchase, and send me a note for \$920.00, and the day after mailing this letter I received another letter and note for the \$320.00, but I have not as yet received the \$600.00 note or my Certificates and correspondence from them, so it looks to me as if this firm is just as unreliable as the Cordasco Co., so I would be very pleased if you could give me the standing of these firms and also advise as to what action to take in the matter, for which I will be quite willing to pay you for.

Please find enclosed the note and the two letters received from Turcotte & Merrill.

W. S. Taylortown, Sask.

In your position I would be inclined to try and get what I could of my \$920 at once from C. M. Cordasco and Company rather than trust to whatever earnings they might be able to make in the next six months. They are admittedly in a bad way, and it is very funny business if they have been accepting money for bonds such as those which you purchased and then spending so much in advertising that they could not purchase the bonds. Your money should have been spent for bonds, and only their profit, if any, in advertising. I certainly would not accept a promissory note as payment, but would insist on having delivered what you ordered, or else in getting your money back. I am getting letters from various parts of Canada and the United States with reference to the situation. Turcotte & Merrill appear to me to be telling you the truth when they say that "the indebtedness to many hundreds of creditors is very large and the liquid assets are insignificant." Their statement that the position has been brought about by "too expensive advertising" is patently a little by the further statements that "Mr. Charles Cordasco is prepared to make a voluntary abandonment of his property" and that "he does not seem to have personally benefited from the money received by him, but paid it chiefly to the newspapers, and also for circulars and other forms of propaganda." Turcotte & Merrill, who appear to be acting quite openly and frankly in the matter, say that if Mr. Cordasco's property were liquidated "we doubt whether anything can be realized for the creditors."

They go on to say: "Mr. Cordasco has great confidence in the business he created, and he believes that if he could obtain an extension of time of six months he could improve his position considerably." In that belief they send you Mr. Cordasco's note at six months bearing 7 per cent. interest.

As I said at the beginning, I would not accept the note of a man who has already fulfilled his trust to his clients so badly. How can he do better in the next six months if he has no assets wherewith to finance expensive advertising by mail or newspapers, or both? SATURDAY NIGHT has pointed out for years that he has been offering his speculative foreign bonds with the help of grossly deceptive literature and flamboyant newspaper advertising, and has warned its readers against his methods and most of his wares. This attempt to put off the evil day for six months will help nobody for his business can only flourish on the sort of expensive advertising he has been doing. He cannot finance such advertising on Turcotte & Merrill's showing. Therefore, on this line of reasoning, I would in your place ask the firm of Cordasco to fulfill its obligations or take the consequences.

**MARCONI'S WIRELESS TELEGRAPH CO., LTD.**  
**PREFERRED STOCK**

R. Y., Depot Harbor, Ont. In view of the fact that the shareholders recently agreed to a 50 per cent. write-off from the value of the common shares of Marconi's Wireless Telegraph Co., Ltd., I see little hope for the 7 per cent. cumulative participating preferred shares advancing from the offering price of \$8.50 a share to \$25 as predicted by Frank Stanton & Co., 25 Broad Street, New York. These shares have a par value of £1, and the hope of speculative appreciation lies in the fact that they share ratably with ordinary shares after the latter have received a 10 per cent. non-cumulative dividend. While dividends substantially in excess of the regular 7 per cent. rate have been paid on the preferred shares at various times in the past as a result of this participating feature, it seems to us as regards the future, that Preferred Dividends in excess of the regular 7 per cent. rate can hardly be expected for some years to come, at the best, on account of the serious financial difficulties with which the company has recently been faced, and which necessitated a reorganization of its capital structure. The company has not yet issued a report for 1926, and it was only comparatively recently that it issued its 1925 report. The latter consisted only of a balance sheet. The profit and loss account was not submitted, but it was stated that the profits for 1925 were more than £150,000, which amount, it was expected, would be exceeded in 1926. The report of the accountants who investigated the company's position showed that after taking into account the trading profit for the year, and deducting the preferred dividends for 1925, the further amount required was £2,776,168.

After transferring the balance from general reserve of £829,721, and £310,652 trading balance from 1924, the deficiency in the balance sheet remained at £1,625,794. In

order to meet this deficiency, the directors recommended the writing down of the outstanding common £1 shares by 10 shillings a share, which recommendation was approved by shareholders of the company on April 7th last. According to Sir Gilbert Garnsey, the Company's special financial advisor, the situation has been thoroughly cleared and the accounts put on a solid foundation by this reorganization. He said that with good management the Company could look forward to a prosperous future, and to our mind there is reasonable ground for this belief. The company's difficulties seem to have been mainly due to the making of unwise investments and to the fact that heavy losses were incurred by reason of equipment becoming obsolete because of the development of the beam transmission system and other improvements of various kinds. However, the use of the beam transmission system is expected to produce certain advantages and economies which should help the company to strengthen its financial position, notably in requiring less capital expenditure, and a smaller amount of electrical power. The ordinary dividend has, however, been suspended, and to predict a dividend in excess of 10 per cent. is looking farther into the future than we care to do. If such a quick advance were expected, I do not think ordinary shareholders would have consented to the 50 per cent. write-off.

## POTPOURRI

L. A. R., Sudbury, Ont. I presume you have reference to **MCDOUGALL MINES** of Rouyn. If so, the property is one which enjoys reasonable merit. The rock formation is favorable, and those in control are capable of giving the property a fair test. There is no assurance of the property being developed into a mine, but it has interesting possibilities. **SYLVANITE** is handling about 100 tons of ore daily, and will get up to 200 tons daily within the next few months. The shares are valued pretty high at present for the present outlook at the mine.

A. W., London, Ont. **CLERICY** is among many scores of questionable mining prospects. One out of many may attain some degree of success, but the great majority will in due time fade out of the mining picture. Buying into these little prospects is a risky business.

F. J. T., Carleton Place, Ont. The decline in **HOLLINGER** may be due in part to the general weakness in mining shares, but is also probably due to a growing belief that the mineralized section in the mine will get shorter accordingly as depth is attained.

O. T., Toronto, Ont. The **LUCKY JIM LEAD AND ZINC COMPANY** of Spokane owns and operates a mine on the Kaslo-Nakusp branch of the Canadian Pacific Railway. Its property aggregates about 350 acres. Its operations over a long period of years, according to the last report of the British Columbia Department of Mines, have been intermittent due to the vicissitudes of the metal market because of the general run of the mine is a low grade mixture of lead, zinc and iron sulphide, although considerable quantities of the former predominating. However, with the present stability of the prices of lead and zinc at a high level and favorable marketing conditions, "success would seemingly depend on an adequate tonnage, efficient management, and the necessary capital, to enable the operations to be carried on to the best possible advantage. All reports seem to indicate the conditions in these respects to be favorable." Underground conditions are understood to be exceptionally favorable to cheap mining, practically no timbering being necessary. While transportation facilities are all that could be desired. Unfortunately, however, the water supply for power purposes is limited and only available for about six months in the year. In the summary of mining operations for the ten month period to October 31st, 1926, the British Columbia Department of Mines states that one of the most important developments during the season in the Slocan was that of the Lucky Jim, where a large ore body encountered on the No. 4 level had added greatly to the possibilities of the property. An auxiliary power plant was installed, consisting of a Diesel type engine and Sullivan Compressors, and the output had been greatly increased since the beginning of the year.

T. J. S., Collingwood, Ont. The **CHUKUNI RED LAKE MINING ASSOCIATION** controls claims in Red Lake some distance east of the **HOWEY**. The claims are raw prospects of uncertain value. Claims may be bought very cheap at that distance from the Howey, as there are claims for sale in closer location at a few hundred dollars per claim. I have nothing on file regarding diamond drilling of the Chukuni claims. **NUTARIO** has claims situated in several districts, but I do not know of any having been worked by any of them. There are no mines so far in Cabot township, although there are some claims which seem to warrant exploration in an effort to learn whether they have real value, or not. The claim held by Nutario in the Black township area may have no particular significance. It is true that employees of McIntyre have staked some claims, and that the president of Hollinger has an option on a group. However, as an indication of the present outlook is the fact that claims adjoining those staked by McIntyre employees could be bought out entirely at present at around \$100 or so per claim. The field is merely one which seems to warrant some prospecting.

C. F. B., Fredericton, N.B. **HOLLINGER** is a mine of magnitude. Present quotations are pretty high, however. As long as continuation of ore in present volume could be counted upon to great depth, the shares would represent a good purchase at this time. However, it is being discovered that the ore zone is pitching somewhat toward the east, and this is indicating shorter deposits accordingly as depth is reached. This immediately introduces an element of speculation. **McINTYRE** has the appearance of being a good stock to hold. The pitch of ore in this section is favorable to McIntyre in that it is pointing directly into the heart of the mine. Among the other favorable mining enterprises might be mentioned such as **WRIGHT-HARGREAVES, LAKE SHORE**, and **NORANDA**.

## INFORMATION COUPON

**This service is confined to yearly subscribers whose names appear on our books**

Seekers after information concerning Canadian investments are requested to cut out the address label appearing on the front page of every copy of Saturday Night going to a regular subscriber. Attach to your letter of inquiry the label which bears your name, address and the expiry date of your subscription. Send also a stamped, addressed envelope, as there is only space in Saturday Night for answers to a small percentage of the inquiries coming to this office. As we cannot promise to print an answer if it seems to us in the public interest, please state in your letter what initials or sobriquet you would like to have us use if the reply is published. Mining inquiries should be written on separate sheets of paper. Telephone inquiries will not be answered. The address label which we ask you to cut out is similar in form to the illustration we give below.



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First Mortgage 6½% Twenty-year Sinking Fund Gold Bonds

These First Mortgage Bonds are admirably secured. The conservatively appraised value of the property is \$300,534, as against a total Bond issue of \$160,000. In addition, the payment of principal, interest and premium is unconditionally guaranteed by the Manufacturers' Finance Corporation Limited and each Bond is so endorsed. Sinking Fund provides for the redemption of over 60% of the Bonds before maturity.

Bonds may be had in \$500 and \$1,000 denominations.  
PRICE: Par and accrued interest yielding 6½%  
Write for descriptive circular.

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Yield about 7½%

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You can become part owner in these 80 leaders with the purchase of 10 or more shares in the New England Investment Trust, at \$12 per share.

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Assets of One Million Dollars invested in mortgages on moderately priced homes and well improved farms—the safest of all securities.



**A PURELY CANADIAN  
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**Federal Fire  
Insurance Company  
of Canada**

Head Office: FEDERAL BUILDING  
Cor. Richmond St. W. and Sheppard St.  
TORONTO

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Vice-Pres. Chartered Trust & Executor Co.  
S. C. Tandy, 1st Vice-President.  
President Ontario Equitable Life and Accident  
Insurance Co.

T. S. Kerr, 2nd Vice-President  
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Toronto and Ontario Agencies Invited  
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**THE CANADA NATIONAL  
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**TOTAL ASSETS  
\$2,792,662.00**

A CANADIAN COMPANY IN-  
VESTING ITS FUNDS IN  
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Application for Agencies Invited.  
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**The Pilot  
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Head Office—Waterloo, Ont.

Specializing in  
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D. MCINTOSH, Managing Director.

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Incorporated 1851

Fire — Marine — Automobile —  
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HEAD OFFICE — TORONTO

ALFRED WRIGHT, President



**MERCHANTS  
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**Policyholders'  
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The five year dividend results to policyholders in this company have been most gratifying and compare favorably with those of any other company.

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SAMPLES ON REQUEST  
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AND  
LANCASHIRE  
INSURANCE COMPANY  
LIMITED**

Security \$61,500,000

ALFRED WRIGHT, MANAGER



**CONCERNING  
INSURANCE**

### Yacht Insurance Looking Up Again

ACCORDING to the company paper of the Hartford Fire, yacht insurance, which suffered during the war because of governmental appropriation of private vessels, and after the war because former yacht owners became automobile owners, is now coming back into its own by reason of the congested traffic on public highways which has considerably reduced the pleasures of automobile driving, and caused one-time yacht owners to again seek the freedom of the "open road" in their natty little crafts.

Navigation of the larger yachts is usually confined to the Great Lakes and tributaries including the St. Lawrence River above Quebec, and in the east along the Atlantic coast between Eastport, Me., and Norfolk, Va. Some yachts are kept in commission all the year and are taken to Florida waters for the winter months.

Yacht policies are written on an annual basis and the yacht is covered when cruising or laid up. It is interesting to note that the largest loss during the past year was hurricane damage to laid-up yachts.

Rates vary according to the valuation of the yacht and its navigation limits. For an annual policy on a yacht navigated on the Lakes or between Eastport and Norfolk, the rate would vary between 2 1/2 per cent. and 3 1/2 per cent. Florida water rates are somewhat higher. Policies allowing six months' navigation in Florida waters would be written for annual rates of between 3 1/2 per cent. and 7 per cent. Annual rates on yachts in Florida run between 4 1/2 per cent. and 8 per cent. Lay-up rates are provided in policies on larger vessels. This means that at the end of the policy year, should the yacht navigate less than the period allowed in the policy, the assured is entitled to a proportionate return premium.

### Canadian Actuaries at International Congress

CANADIAN actuaries who have expressed their intention of attending the International Congress of Actuaries in London, Eng., June 27-30, are: T. B. Macaulay, president, and A. B. Wood, vice-president and actuary, Sun Life Assurance Co. of Canada; W. A. P. Wood, actuary, Canada Life Assurance Co.; J. H. Birkenshaw, assistant actuary, Confederation Life Association; J. D. Buchanan, actuary, London Life Insurance Co.; C. C. Ferguson, general manager, Great-West Life Assurance Co.; D. E. Kilgour, actuary, North American Life Assurance Co.; J. G. Parker, actuary, Imperial Life Assurance Co. of Canada; A. Pedoe, actuary, Continental Life Insurance Co.; G. W. Geddes, actuary, Ontario Equitable Life and Accident Insurance Co.

### Travelers' New Accident Policy With No Death Benefit

THE Travelers Insurance Company has announced a new accident policy, the outstanding unusual feature of which is that it pays no benefit in case of death, its term providing payments only for non-fatal injuries. This elimination of the death benefit, Vice President Page explained, was due to a widespread disinclination on the part of many men to insure the lives of their wives on the ground that they did not desire to profit or collect "blood money" in the event of their deaths.

The new policy also is unusual in that it does not provide any weekly indemnity in the case of accident, all payments being made in a lump sum in addition to surgical, hospital and nurses' charges. This permits the policy to apply to non-wage earners as well as wage earners, it being one of the few accident policies that can be obtained by unemployed women and men.

The benefit payments range from \$12.50 for the loss of a toe to \$5,000 for the loss of sight of both eyes and the actual expenses of surgical treatment, hospital confinement or nurses' fees.

### Accidents and Compensation in Quebec

IN MAY there were 5,953 accidents reported to the Workmen's Compensation Board of this Province. These figures included 33 fatalities. In the same time benefits awarded amounted to \$502,114.72, of which

\$87,632.07 was for medical aid, which figures are considerably higher than in May 1926, when \$132,408.18 was awarded by the Board. So far this year the total benefits awarded by the Workmen's Compensation Board amounted to nearly \$2,500,000 or, roughly, half a million dollars for each month of 1927 to date.

Commenting on these accidents, R. B. Morley, General Manager, Industrial Accident Prevention Association, speaks of several including one in a plant where a mill room hand had his head caught between the descending elevator and the gate at the second floor; another where a woodworker had his hand crushed while operating a jointer, resulting in complete amputation of the right hand at the wrist; a third where an

### Oldest Retired Veteran of Metropolitan Passes On

JOHN HAMILTON CRANKSHAW, of Norristown, Pa., the oldest retired veteran of the Metropolitan Insurance Company, died May 25th at his country residence in Mount Airy, Pa.

Mr. Crankshaw was one of the pioneers in the field of industrial insurance in the United States. Recognized as a specialist in that branch of insurance, he became associated with the Metropolitan Life Insurance Company in June, 1880, very shortly after it commenced the industrial department. From then on until he retired in 1904, Mr. Crankshaw was connected with the company's Philadelphia offices, as superintendent of



MR. C. W. I. WOODLAND  
General Manager for Canada of the Employers Liability Assurance Corporation, Limited, who was appointed Vice-President of the North American Life Assurance Co., at a recent meeting of the Board of Directors.

operator in a sheet metal plant lost his finger while operating a press; a fourth severe injury due to an engineer catching his heel on the stairs and falling to the bottom; another where a foreman testing a motor was electrocuted; and another when a fireman unloading rubbish was killed when the horse shied and crushed him between the wall and wheels of the wagon.

Mr. Morley comments particularly on the increase in minor accidents in the last year or more and recommends that everyone connected with industry make a special effort to reduce the number of accidents both serious and minor for the benefit of all connected with industry.

### Unlicensed Automobile Insurance in Ontario

UNDER date of June 7th the Ontario Insurance Department has issued the following Memorandum: During recent weeks complaints have reached the Department that automobile insurance to be effected at Lloyds Underwriters at London, Eng., has been solicited in this province. The Lloyds Underwriters in question were unlicensed to transact business in Ontario. As a result of investigation by the Department, it is believed that this solicitation has ceased. The investigation, however, suggests the advisability of again warning all licensed agents and brokers that their authority is limited to acting on behalf of licensed insurers, unless specially licensed under section 217 of the Act, as special brokers, when their authority is likewise limited to the negotiation of contracts of fire insurance only, with unlicensed insurers, subject to compliance with the provisions of that section. Section 21 of the Act provides that any person who issues any circular, or makes any written or oral solicitation or issues any policy or interim receipt, or collects or negotiates for any premium on behalf of or as agent of an insurer not licensed under the Ontario Insurance Act, shall incur a penalty of not less than \$20, and not more than \$200, for every such offence. Section 250 of the Act further provides as follows: "An agent or broker shall be personally liable to the insured on all contracts of insurance unlawfully made by or through him directly or indirectly with any insurer not licensed to undertake insurance in Ontario, in the same manner as if such agent or broker were the insurer."

various sales districts, and as Chief Supervisor.

Born on February 23rd, 1845, in Chorley, Lancashire, England, Mr. Crankshaw had passed his 82nd birthday anniversary. His early training in industrial insurance was obtained while in the employ of the Prudential Assurance Company, Ltd., of London. After the Metropolitan Life had decided to enter the industrial field, Mr. Crankshaw was one of several English specialists who entered the company's service, and helped lay the foundation for the present industrial business of the company.

Mr. Crankshaw is survived by his widow, one son and one daughter.

### City of New York Insurance Co. Licensed

NOTICE has been given that on June 6th Dominion license No. 1528 was issued to the City of New York Insurance Company, authorizing it to transact in Canada the business of Fire Insurance, Sprinkler Leakage Insurance, Tornado Insurance and Insurance against damage to property of any kind caused by the explosion of natural or other gas.

Mr. F. W. Evans, Montreal, Que., has been appointed the Company's Canadian Chief Agent.

### INSURANCE INQUIRIES

N. F., Hamilton, Ont.: It was in 1910 that the disability benefit was first generally introduced in life policies, though for many years before that the fraternal societies had been furnishing a form of disability benefit to their members. At first the benefit consisted of a waiver of further premium payments in the event of total and permanent disability. It now provides an income, in addition to the waiver of premium payments, without impairment of the amount insured. The income is usually payable monthly at the rate of 1 per cent of the face value of the policy. The disability benefit is a valuable addition to the protection furnished under an ordinary life insurance policy, and we advise taking advantage of it.

W. P., Toronto, Ont.: The Clergy Mutual Assurance Society, which was established in 1829, is now associated with the London Life Association, Limited, established 1806, and is not writing any new business. The new business of the two associated offices is written by

### Owning Your Own Home

The foundations of a home used to be a savings account. Under modern conditions how long would it take the ordinary man to accumulate enough savings to buy and furnish a home? Instead the wise young man today creates an immediate estate by depositing with a responsible insurance company a small annual, semi-annual or quarterly instalment. He enjoys it during his life; should death overtake him he knows that all payments cease and the estate becomes the absolute property of his wife or other beneficiaries. It's simple. It's easy. It's modern.

### SUN LIFE ASSURANCE COMPANY OF CANADA

HEAD OFFICE MONTREAL

### Cheerfully Independent!

Some day you will be considered "too old for the job." When that day comes, how will it find you — trusting to relatives or cheerfully independent?

A little saved from salary and invested in a Great-West Life Endowment policy will make old age the brightest portion of your life.



### Great-West Life


HEAD OFFICE - WINNIPEG

**EXCELSIOR  
INSURANCE LIFE COMPANY**

*A Strong Canadian Company!*

FOR RATES WRITE  
HEAD OFFICE - TORONTO - CANADA

Guaranteed by Eagle, Star, and British Dominions Insurance Co., Limited of London, England



**THE BRITISH CROWN ASSURANCE  
CORPORATION LIMITED**

OF GLASGOW, SCOTLAND

**FIRE — AUTOMOBILE**

Head Office for Canada, Toronto

J. H. RIDDEL, Manager. E. C. G. JOHNSON, Asst. Manager.  
LYON & HARVEY, 15 Wellington St. E., Toronto, General Agents  
Applications for Agencies in unrepresented districts invited.

WE WILL INSURE YOU




TO TOUR IN SAFETY by motor in the United States your car should be insured in this Company. Its connection with the United States Fidelity and Guaranty Company, and their office, agencies and attorneys, may save you hundreds of dollars in case of accident. This service makes our Automobile Insurance the best obtainable. Blue Bonds furnished in case of arrest.

**FIDELITY  
INSURANCE COMPANY OF CANADA**

A. E. KIRKPATRICK—President.

36 TORONTO STREET TORONTO



**INSURANCES  
OF EVERY DESCRIPTION**

**FIRE CASUALTY**

**NORTH BRITISH & MERCANTILE  
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Established 1885

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Established 1910 Assets \$10,038,776.00

**PACIFIC FIRE INSURANCE CO. OF NEW YORK**  
Established 1851 Assets \$5,347,895.00

**STUYVESANT FIRE INSURANCE CO. OF NEW YORK**  
Established 1850 Assets \$4,144,641.00

**WELLINGTON FIRE INSURANCE CO. OF TORONTO**  
Established 1840 Assets \$334,642.00

**MILLERS NATIONAL INSURANCE CO. OF CHICAGO**  
Established 1865 Assets \$4,601,149.00

**LUMBERMEN'S INSURANCE CO. OF PHILADELPHIA**  
Established 1873 Assets \$4,339,286.00

**BALOISE FIRE INSURANCE CO. OF SWITZERLAND**  
Established 1863 Assets \$3,961,828.00

**NEW JERSEY INSURANCE CO. OF NEWARK, N. J.**  
Established 1910 Assets \$3,373,107.00

**AMERICAN AUTOMOBILE INSURANCE CO. OF ST. LOUIS**  
Established 1911 Assets \$9,105,339.00

Correspondence or application for agencies invited from agents requiring non-tariff facilities.

78-88 King Street East, Toronto.



**The Ocean Accident & Guarantee Corporation, Limited**  
 Canadian Head Office:  
 Federal Building, Richmond & Sheppard Streets, TORONTO  
 Accident, Sickness, Liability, Automobile, Plate Glass, Burglary,  
 Guarantee Bonds, Fire, Boiler, Electrical Machinery.  
**J. A. MINGAY, Manager for Canada**  
 Applications for Agencies Invited

**THE Employers' Liability Assurance Corporation, Limited**  
 of London, England  
 Offices: Toronto—Montreal  
 Automobile, Accident, Sickness, Liability, Guarantee Bonds,  
 Plate Glass, Burglary, Boiler and Fire.  
**C. W. I. WOODLAND, General Manager**  
 For Canada and Newfoundland  
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 Branches: Winnipeg Calgary Vancouver London Ottawa

1867 1927

**Canada's Jubilee Year!**  
 Mark it by associating yourself with this purely Canadian Company. There is an ever increasing demand for Insurance Strictly Canadian.  
 Automobile, Plate Glass, Burglary, Fire, Guarantee, Accident and Sickness Insurance  
 We invite agency correspondence.  
**The Casualty Company of Canada**  
 HEAD OFFICE TORONTO  
 COL. A. E. GOODERHAM, President. A. W. EASTMURE, Managing Director.

**Agents Experience Advantage Representing This Company**  
 It is much more advantageous to have the agency for a company that writes all lines of Insurance especially when that Company is the oldest and strongest of its kind in Canada.  
**Fire, Life, Casualty and Automobile Insurance.**  
 Applications for Agencies Invited.  
**The DOMINION of CANADA GUARANTEE & ACCIDENT INSURANCE CO.**  
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 BRANCHES: Montreal, Winnipeg, Calgary, Ottawa, Vancouver, London, St. John, Halifax.

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 J. H. RIDDEL, Manager. Head Office for Canada. E. C. G. JOHNSON, Asst. Manager.  
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**The MONARCH LIFE ASSURANCE COMPANY**  
 Furnishes Education For Children.  
 Makes Happy Homes.  
 Provides Comfort in Old Age.  
 Protects Business Credits.  
 Offices in principal Canadian Cities.

**The Protective Association of Canada**  
 ACCIDENT AND SICKNESS INSURANCE CO.  
 HEAD OFFICE: GRANBY, QUE.  
**The Only Purely Canadian Company**  
 Issuing Sickness and Accident Insurance to Members of the Masonic Fraternity Exclusively.  
 Agents in all Principal Cities and Towns in Canada.  
 E. E. GLEASON, Pres. & Gen. Mgr. J. G. FULLER, Secy., Asst. Mgr.

**Fortify for Fire Fighting**  
 THE FAMOUS PYRENE NON-FREEZING  
 FOAM TYPE  
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 1197 KING ST. WEST, TORONTO  
**PYRENE MANUFACTURING COMPANY OF CANADA LIMITED**



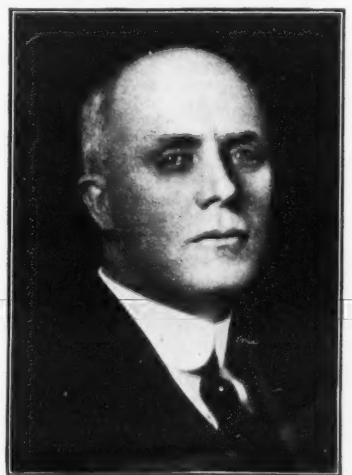
the London Life Association, and policies are effected by direct communication with the head office, 81 King William St., London, E. C. 4, Eng. No agents are employed and no commission is paid. Premiums are very low and bonuses or dividends are very high. New business written in 1925 was \$12,500,000 in round figures. The company is not licensed in Canada and has no office in this country. No company doing business in Canada operates on a similar basis. There are a few companies doing business here whose results over a period of years will compare not altogether unfavorably with those of the London Life Association. The higher rate of interest earned by the companies here enables them to overcome to a certain extent their higher expense rate.

N. B., Sarnia, Ont.: While there might be breakage of glass in an automobile not caused by an accidental collision which would not be covered under collision insurance, but which would be covered by plate glass insurance, for most accidents full coverage collision would afford ample protection and adding plate glass coverage would simply mean double coverage.

M. N., Buffalo, N. Y.: With regard to the United States federal income tax on payments received under life policies, the safe rule to bear in mind is that proceeds or principal sums are free of tax while income or interest is taxable. Accordingly, if the proceeds of the policy are left with the insurance company and only interest is paid during beneficiary's life, such interest is taxable. Where company pays the beneficiary in instalments running over a fixed period, divide the commuted value of the proceeds by the number of years during which the instalments will be payable and the amount so found will be proceeds and free of tax, while any additional payment made each year above this amount will be income and so subject to tax.

M. F., Victoria, B. C.: Our opinion is that it would be poor business for you to take the cash surrender value of your 20-pay life policy with the Mutual Life of Canada, which will be fully paid up in another six years, in order to start all over again to pay for a whole life policy in another company at your present age which calls for a greatly increased premium even on the cheapest form of whole life policy. You would have no guarantee whatever that the new whole life policy would be paid up in anything like 20 years. You will be ahead if you do not disturb your 20-pay life policies in good companies like the Mutual Life of Canada, and you will be a loser in the long run if you follow the course suggested by the agent of the other company. The agent is the person who would be away ahead on the transaction, as he would get a handsome rake off on the new \$15,000 whole life policy which he wants you to take out immediately. You have good policies now, and it is the part of wisdom to hold fast to that which is good.

C. D., Brantford, Ont.: As the reserves which life companies are required by law to maintain on all policies issued are sufficient to re-insure the policies in another company if necessary, the policyholders are amply protected even should the company carrying their insurance have to be wound up. Government



JOHN G. PARKER, B.A., F.A.S., F.A.I.A.  
 Actuary of the Imperial Life Assurance Company of Canada, who was re-elected President of the American Institute of Actuaries at their annual meeting just concluded in Toronto. By virtue of this important office Mr. Parker will attend the eighth international congress of actuaries in London, Eng., on June 25th, the first meeting of the kind to bring together leading actuaries from the recent warring nations since before the war.

supervision of insurance as we have it in Canada is charged with the duty of seeing that these reserves are kept up in their entirety, and Government Insurance Department officials make periodical inspections of the books and affairs of the companies in order to make sure that the law in this respect is being complied with. As both the companies referred to have substantial surpluses to policyholders above the reserves and all other liabilities, you would be taking no chances if you took out a non-participating policy with each for \$5,000 on either the endowment or 20-pay life plan.

J. F., Halifax, N.S.: Travellers' Health Association of Omaha, Nebraska, is an assessment health insurance association which has been in business since 1904. It is not licensed in Canada, and has no Government deposit here for the protection of Canadian policyholders, so that in case of any claim against it you could not enforce payment in the local courts, but would have to try in Nebraska. This puts you practically at the mercy of the unlicensed company when it comes to collecting a claim. We advise insuring with licensed companies only, as payment of valid claims can then readily be enforced in the local courts if necessary. Besides the annual membership fee of \$2 in Class "S" or \$4 in Class "D" you are, of course, subject to assessments if you join this assessment association. We note that it is claimed the cost in Class "S", besides the membership fee of \$2 has never exceeded \$12 a year, while in Class "D" besides the fee of \$4 it has never exceeded \$24 a year. The maximum benefits in Class "S" are: Confining illness not exceeding 104 weeks, \$25 a week; non-confining not exceeding 10 weeks, \$10 a week; death from R. R. wreck, \$2,000; loss of limb from R. R. wreck, \$500. In Class "D" the maximum benefits are double these amounts. No benefits are payable on account of sickness beginning within thirty days from date of policy. Members are subject to the provisions and limitations of the Articles of Incorporation and By-Laws of the association. We advise buying your insurance from legal reserve institutions which are regularly licensed to do business here and have put up the necessary Government deposit to protect Canadian policyholders.

W. C., Picton, Ont.: If you take the straight life participating policy with the company referred to, the Great-West Life, you will be making no mistake, and if you leave the annual dividends with the company to accumulate so that the policy will become a paid up one as soon as possible, you will be taking a wise course.

Parry Sound, Ont.: Latest reliable quotation we have on Harmonia stock is \$49 bid and offered at \$52. The shares are of the par value of \$50 and we would not advise paying more than the market price of \$52. The company is not licensed in Canada. It was established in 1877 as a mutual, and became a stock company in 1917 with a capital of \$200,000 paid in at par, \$50 per share. On December 29, 1926, it increased its capital from \$200,000 to \$500,000, and it is this new stock that is now being offered. The company is in a sound financial position, but does mostly a local business, having reinsured its outstanding risks in 1917 in the New Hampshire Fire. We cannot vouch for the accuracy of any quotations furnished by Insurance Investors, Limited.

B. H., Macklin, Sask.: Unless in need of insurance protection more than income during the next ten years, we would not advise exchanging or selling your Government Victory Bonds in order to purchase a 10-year endowment participating policy with the Great-West Life or any other company. If you are in need of the insurance, we would advise paying for it yearly instead of in a lump sum. At your age, we would hold on to the Victory Bonds, and as they mature replace them with other Government bonds.

#### INFORMATION COUPON

This Service is confined to yearly subscribers whose names appear on our books

The subscriber can avail himself of the service given on this page under the heading "Insurance Inquiries," by cutting out the address label which appears on the front page of every copy of Saturday Night going to a regular subscriber, and sending it along with his inquiry.

### THE FIRE INSURANCE COMPANY OF CANADA

Head Office - 17 St. John St., Montreal.  
 Capital Subscribed .....\$500,000  
 Capital Paid Up .....\$200,000  
 Total funds for security of policy holders \$1,088,079  
 Hon. Senator R. Dandurand, President. J. A. Blandin, Vice-President and Manager.  
 F. E. Leyland, Assistant Manager. Grover Leyland, Local Manager.  
 Toronto Branch Office, 312 Metropolitan Bldg.  
 One of the few responsible Canadian controlled Companies that is really independent. Submit as a risk that warrants preferential consideration and we think our office will interest you.

### NEW YORK UNDERWRITERS INSURANCE COMPANY

CAPITAL—FULLY PAID \$2,000,000 ASSETS, \$5,000,000  
 A. & J. H. STODDART, General Agents  
 100 WILLIAM STREET NEW YORK CITY  
 RISKS BOUND EVERYWHERE IN UNITED STATES AND CANADA  
 H. A. JOSELINE, SUPERINTENDENT FOR CANADA—TORONTO  
 PROVINCIAL AGENTS  
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 MURPHY, LOVE, HAMILTON and BASCOM  
 R. Y. HUNTER, Resident Partner, MONTREAL  
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### The General Accident Assurance Co. of Canada

*Insurance that Really Insures*

Automobile, Burglary, Plate Glass, Boiler, Electrical Machinery, Guarantee, Accident, Sickness, Liability, (all lines), Fire, Hail, Explosion and Sprinkler Leakage  
**Thos. H. Hall, Managing Director**  
**W. A. Barrington, Manager**

### PRUDENTIAL Assurance Company Limited, of London, England

LICENSED FOR FIRE INSURANCE IN CANADA  
 ASSETS EXCEED \$850,000,000  
 Largest Composite Office in the World. Applications for Agencies Invited  
 Head Office for Canada: 10 St. John St., MONTREAL  
 Kenneth Thom, Manager for Canada  
 North West Branch: Huron & Erie Bldg., WINNIPEG  
 Fred W. Pace, Branch Manager.  
 Toronto Agents: Messrs. Parkes, McVittie & Shaw, Confederation Life Bldg.

### NORTHWESTERN MUTUAL FIRE ASSOCIATION

SEATTLE, WASHINGTON  
 HEAD OFFICE FOR CANADA, HAMILTON, ONTARIO.  
 Writing Fire Insurance at Cost  
 Assets \$3,751,733.94  
 ALL POLICIES DIVIDEND PAYING AND NON-ASSESSABLE  
 BRANCH OFFICES:  
 Toronto, Ottawa, Vancouver, Victoria, Edmonton, Saskatoon, Winnipeg, Montreal, St. John, Halifax and Charlottetown.

### IMPERIAL INSURANCE OFFICE

FORMERLY - IMPERIAL UNDERWRITERS CORPORATION OF CANADA  
 HEAD OFFICE - TORONTO  
 FIRE AND CASUALTY

### The Independent Order of Foresters

Organized 1874  
 Issues Twenty Pay Life, Twenty Year Endowment, Health and Accident, Old Age Benefit, Whole Life, and Juvenile Benefit Policies.  
 Paid in Life Insurance Benefits since Organization \$90,000,000.  
 HEAD OFFICE - TORONTO, CANADA

**British Traders' Insurance Company Limited**  
 FIRE MARINE  
 AUTOMOBILE HAIL  
 Canadian Head Office: TORONTO, Colin E. Sword, Manager for Canada.





### Bird's Eye View of Packing Companies in Merger

IN ORDER to give a comprehensive survey of the interests involved in the latest packing-house merger, details are given below from the last available financial statement of each company:

**HARRIS ABATTOIR COMPANY, LIMITED.** Incorporated in March, 1901, in Ontario. Owns two packing houses in Toronto and distributing branches in Toronto, Sudbury, South Ste. Marie, Windsor, and Ottawa, Province of Ontario; Montreal and Quebec, Province of Quebec, St. John, N.B.; Halifax and Sydney, Province of Nova Scotia; Charlottetown, P. E. I. Also owns 4,686 shares of stock of Union Stock Yards of Toronto Limited. In March, 1918, Company purchased 55% of the stock of Gordon, Ironside & Fares, Ltd., which has been reincorporated as Gordon, Ironside & Fares, Packers, Ltd. In 1927 acquired interest in Gunn's Ltd., and guarantees the obligations of that company. Company has had profit every year since 1901. For details see front page of this section. Bonded Debt, Harris Abattoir Co., Ltd., 1st, S. F. Gold 6s, Authorized \$1,750,000; outstanding \$493,800; retired \$786,500. Dated Feb. 1, 1913; due Feb. 1, 1928. Annual Sinking Fund commencing Feb. 1, 1914, sufficient to redeem entire outstanding issue by maturity; to purchase bonds at not exceeding 105 or to call bonds at that price. Secured by first mortgage on property owned and on Union Stock Yards stock and a first floating charge on all other assets now owned or hereafter acquired. Issued for construction of a new abattoir at West Toronto, and to reduce bank advances. To be succeeded by:

**\$4,000,000 THE HARRIS ABATTOIR COMPANY, LIMITED.** First mortgage sinking fund 6% twenty-year bonds, series "A", due July 1, 1947. Principal and semi-annual interest (January 1 and July 1) payable in Canadian currency at The Canadian Bank of Commerce, Montreal, Toronto, Winnipeg and Vancouver; or in London, England, in sterling at the fixed rate of \$4.86 2/3 to the pound, at the option of the holder. Redeemable as a whole or in part for sinking fund or other purposes on any interest date on 60 days' notice at 104 and accrued interest on or before July 1, 1932; at 103 and accrued interest thereafter on or before July 1, 1937; at 102 and accrued interest thereafter on or before July 1, 1942; and at 101 and accrued interest thereafter and before maturity. Fully registered bonds and coupon bonds registrable as to principal only in denominations of \$1,000, \$500 and \$100. Trustee: National Trust Company, Limited, Toronto. Secured by a specific first mortgage on the real estate of the Harris Abattoir Company, Limited; by a specific first pledge and charge on shares of the above-mentioned subsidiaries of The Harris Abattoir Company, Limited, and a first floating charge on the undertaking and other assets of the Company, including shares of Gunn's Limited, and when acquired, of The Canadian Packing Company, Limited, either or both of which may be exchanged for other shares and securities.

Property, \$6,157,930; net liquid assets, \$2,564,411; net tangible assets, \$12,167,341. Contingent liabilities covered by current assets, \$3,808,475.

Capital stock 1 Harris Abattoir Co., Ltd., stock: Authorized \$5,000,000 (increased from \$1,000,000 in January, 1919); outstanding \$2,160,500; par \$100. All closely held.

**GUNN'S LIMITED.** Affiliated with Harris Abattoir Company Ltd., business founded in 1873 and incorporated under the Ontario Company's Act Sept. 30, 1902. Owns a slaughtering and meat packing plant in Toronto and conducts a produce business directly or through subsidiary companies in Toronto, Montreal, Hamilton, Walkerton, Wingham and St. John, N. B., Quebec City, and Ottawa, Ontario. Products consist mainly of diversified meat and produce foods. During 1919 interests allied with Morris & Company, (now Armour & Co.) purchased from Gunn's Limited a substantial but not controlling interest in the company. Has an interest in Gunn, Langlois & Company, Montreal; Wellington Produce Company, Hamilton; Walkerton Egg and Dairy Company, Walkerton. In 1927, company entered into agreement with Harris Abattoir Company, Ltd., by which that company guarantees its obligations.

Net income, year ending February 28, 1926, (deficit) \$282,696; Feb. 28, 1925, \$139,701. Working capital in 1926, \$344,278, and \$562,985 in 1925. Bank Loans, \$1,531,536. Common stock, Gunn's Ltd., stock: authorized \$3,500,000; outstanding \$1,712,850; par \$25; Preferred stock, (\$1,500,000) formerly outstanding was retired at 103 1/4 March 18, 1927. Dividends from incorporation to February, 1920, totalled 165%; none thereafter to April 30, 1927.

**WILLIAM DAVIES COMPANY, INC.** Incorporated under the laws of Illinois, in December 1919, to consolidate the Davies packing interests by acquiring (1) the Davies Company of Ill., operating a cutting and curing plant, a complete meat canning factory and a large cold storage plant in Chicago; (2) The John Agar Company of Ill., owning beef and hog killing plants; also refinery and tank houses in Chicago; (3) entire capital stock of the William Davies Company, Ltd., of Canada. Early in 1927 the retail store pro-

perties of William Davies Company Ltd., of Canada, were sold. Plants located in Chicago, Ill., Montreal, Que., and Toronto, Ont. Chicago plants consists of eight-storey warehouse with a capacity for storage of 25,000,000 lbs. of meat, yard facilities for loading 30 cars, etc. Montreal plant covers about 3 1/2 acres, situated adjacent to stock yards at Point St. Charles; capacity 4,500 hogs, 3,000 cattle and 4,500 sheep and lambs weekly. Toronto plant covers 7 acres; capacity 18,000 hogs, 2,800 cattle and 5,000 sheep and lambs weekly.

On Dec. 23rd, 1921, The Agar Plant (No. 2) was sold back to James Agar for \$369,000 cash, 9,000 Class A and 6,000 Class B shares, practically placing company in position it occupied before recapitalization in 1919. On Jan. 14, 1922, the retail stores of the company located in 12 Canadian cities were sold to a syndicate known as "A. Martin, Limited."

Deficit from Operations in 1926, \$70,421, and with Depreciation Reserves of \$129,732, and Interest charges of \$180,853, left a net deficit for the year of \$372,006; as compared with surpluses of \$219,704 and \$210,290 in 1925 and 1924 respectively and deficits of \$470,390 and \$1,235,673 in 1923 and 1921 respectively, the year 1922, showing a slight surplus of \$5,451.

Property, etc. (less depreciation) shown at \$6,123,551. Bank Loans, \$510,444.

Note: Contingent liability, Jan. 1, 1927, under guarantee up to \$97,000 given to bank in respect of the Ontario Fertilizer Company, Limited, an affiliated company.

Working Capital—1925, current assets, \$3,953,766; current liabilities \$1,480,445; net current assets, \$2,473,321; 1927, current assets, \$3,816,601; current liabilities \$1,916,890; net current assets, \$1,899,711.

Bonded Indebtedness, Wm. Davies Co., Inc. 1st 6sA—due Nov. 1, 1942, authorized, \$2,500,000; outstanding, \$2,200,000; average income available for 5 years, \$161,125. Interest required per annum \$13,920.

Capital stock, William Davies Co., Inc., Class A Participating Stock, authorized 91,000 shares; outstanding 91,000 shares of which 30,565 shares are owned by William Davies Co., Ltd. of Canada; no par. Valued in last financial statement at \$2,329,000.

Has preference for cumulative dividends of \$4 per share and participates share for share, after class B founders' shares have received dividends equal to \$5 per share per annum for all preceding years. Preferred as to assets to an amount equal to \$50 per share and dividends, and participating in further distribution share for share, after the class B shares have received \$50 per share and any unpaid dividends (whether declared or not) up to \$5 per share per annum for all preceding years.

Wm. Davies Co., Inc. B. Founders' stock, authorized 60,000 shares; outstanding 60,000 shares; no par. Appearing in last balance sheet at \$1,536,100. Initial dividend of \$1 per share paid March 15, 1929, which rate was maintained quarterly to June 1921; none thereafter to April 25, 1927.

**CANADIAN PACKING COMPANY, LTD.** (Controlled by Allied Packers, Inc.). Incorporated June 21, 1900, in Canada, to own and operate five plants of Matthews-Blackwell, Ltd., located in Canada. Business includes pork and beef packing and handling of produce. Plants located at Toronto, Peterboro and Brantford, Ont., Montreal and Hull, Que. Branch houses located at Fort William, Sudbury and Ottawa, Ont.; St. John, N.B., Sydney and Halifax, N.S.

**INCOME ACCOUNT:** Year ended Oct. 31, 1926—Sales, \$23,733,098; freight charges, etc., \$879,737; cost of goods sold (\$23,120,671); less inventory, \$1,790,541; \$21,350,140; selling expenses \$1,039,377; general expenses, etc., \$446,329; net income \$37,515; other income, \$12,669; total income \$180,184; interest charges \$273,933; other charges, \$105,770; deficit (before crediting, \$25,828; bond discount and \$1,850 excessive reserves, prior years); \$199,521. Bank loans (secured) \$1,270,000. Plant and equipment (less depreciation) shown at \$4,080,448. Note: Contingent liability Dec. 31, 1926, drafts discounted at banks \$62,618 and \$69,740. Also as guarantor of notes payable of Allied Packers, Inc.

Working Capital, 1925, current assets, \$3,194,285; current liabilities \$1,351,418; net current assets, \$1,842,867. 1926, current assets, \$2,926,272; current liabilities \$1,545,297; net current assets \$1,380,975.

**GOLD NOTES:**—There were outstanding, Oct. 31, 1926, \$3,000,000, 7% gold notes, due June 1, 1940. All owned by Allied Packers, Inc.

Capital stock: Canadian Packing Co., Ltd., stock: Authorized, \$4,500,000 (reduced from \$10,000,000 December 1924) outstanding, \$4,500,000 (reduced from \$8,000,000 in December 1924, by cancellation of \$4,500,000 and payment to holders of \$4,146,499, payable in cash and Canadian Packing Co., Ltd. 7% gold notes; par \$100. All owned by Allied Packers, Inc.

**Crescent Creamery Customer Ownership Campaign**

THE sale of Crescent Creamery Company 7 per cent. Cumulative Preference Stock to customers and other friends of the company in Winnipeg show that 3,711 shares

were sold to 1,244 new subscribers. The sale was conducted under the "Customer Ownership" plan. The success of the sale places the Crescent Creamery Company in the strong and unique position of having the largest number of shareholders of any dairy company in Western Canada.

### Mining Handbook a Creditable Production

CONSIDERABLE credit is due to the producers of the eighth edition of the Mining Handbook of Canada, which has just made its appearance, for the thoroughness with which the work has been compiled and the wide range of information it contains. Mr. A. P. Lorsch, the compiler, and Mr. J. J. Kingsmill, who supplied the market data, have turned out a volume that is more complete than any of its predecessors, and therefore more useful. Its outstanding feature is, of course, its convenience as a work of reference regarding Canadian mining companies, showing, as it does, the capitalizations, earnings and dividend records, descriptions of the various properties, and the names of officers and directors. But it also contains a large variety of other useful information, including the range of mining stocks, an exchange table, sales on the Standard Stock and Mining Exchange, data regarding the mineral production of Canada, metal prices, the value of mineral production by provinces, the production and exports of cobalt, production of copper, production of gold by provinces, lead production, exports and imports; nickel production and exports; zinc production, imports and exports; asbestos output and sales, imports and exports; and Ontario mineral production.

### International Utilities Acquires Watrous Power

IT IS announced that the International Utilities Corporation has acquired the Watrous Electric Light and Power Company, operating in the town of Watrous, Saskatchewan, a divisional point of the Canadian National Railways about 60 miles east of Saskatoon.

The company serves electric light and power to the town of Watrous, where small shops are maintained by the Canadian National Railways, as well as Manitou Beach, a summer resort situated on Manitou Lake, a few miles from Watrous.

Although no operating information is given, it is understood that this latest acquisition of the International Utilities Corporation is one of a number of similar small properties which the Corporation has taken over in the Western Provinces of Canada during the past year.

### Charles E. Kiewel Appointed Manager of Toronto Brewing and Malting Company

THE Directors of Toronto Brewing & Malting Company have appointed Mr. Charles E. Kiewel, Manager of the Company. Mr. Kiewel has had many years experience in the Brewing business, and established The Kiewel Brewing Company at St. Boniface, Man., which Company has been most successful, paying substantial dividends from the outset. Mr. Kiewel will have associated with him Mr. M. F. Dornes, the Brew Master of the Toronto Brewing & Malting Company. It is stated that Mr. Kiewel is acquiring a very substantial interest in the Toronto Brewing & Malting Company.

### Carling Breweries Stock Issue

THE public offering of 100,000 shares of Carling Breweries, Limited, made by Doherty-Easson Company, Limited, has been all sold, and the advertisement that appears elsewhere in this issue is for purpose of record only. At a subscription price of \$27.00 per share, the stock appealed to investors not only because of the indicated earning-power of the company, but because of the announcement that it is the intention of directors to inaugurate dividends at the rate of \$2.00 per share per annum, payable 50 cents quarterly, the first dividend to be payable October 1st, 1927.

Carling Breweries, Limited, which is incorporated under the Dominion Companies Act, has no bonds and no preferred stock, the only capital obligation being no par value common stock, of which 200,000 shares are authorized and 160,000 shares issued. The company was incorporated June 4th, 1927, to acquire as a going concern the assets of the Carling Export Brewing and Malting Co., Ltd., of London, Ont. Established in 1840, a new plant was erected in 1882, and this plant was thoroughly renovated in 1923, while in 1926 capacity was practically doubled. It has a brewing capacity of 1,200 barrels per day and bottling and shipping capacity of 16,000 to 18,000 cases per day.

## Our Special Bond List Should Interest Investors

In addition to offering a number of the more attractive recent issues of Government, Municipal and Corporation bonds, this special List includes a wide choice of "odd amounts" which are offered at particularly attractive prices. Following are selections from this List.

Government and Municipal				
Security	Rate %	Maturity	Price	Yield %
Dominion of Canada	All Maturities	Market		
Province of Ontario	5	1918	104.25	4.69
Province of Manitoba	4 1/2	1956	99.00	4.56
Province of Saskatchewan	4 1/2	1957	99.00	4.56
Province of Alberta	4 1/2	1946	98.12	4.65
Province of British Columbia	4 1/2	1943	98.29	4.65
Province of New Brunswick	4 1/2	1936	100.75	4.65
City of Toronto	5	1948	102.66	4.80
City of Montreal	5	1954	105 3/4	4.65
City of Vancouver	5	1967	103.50	4.80
City of Ottawa	5	1931	100.60	4.85
City of Hamilton	5 1/2	1933	103.59	4.85
City of Oshawa	5	1934	100.50	4.92
City of Niagara Falls	5	1929	100.12	4.95
City of Edmonton	5 1/2	1945	104.75	5.10
Municipality of Point Grey	5	1942	100.50	4.95
Township of Scarborough	5 1/2	1935	103.92	4.95
Township of York	5	1940	100.50	4.95
Town of Walkerville	5	1936	100.50	4.94
Town of Cartierville	5 1/2	1954	109.00	4.90
Corporation				
Bell Telephone Co. of Canada	5	1957	102.50	4.85
Montreal Light, Heat & Power	5	1951	101.50	4.89
Gatineau Power Company	5	1956	98.25	5.10
Montreal Tramways Company	5	1955	97.50	5.15
Hydro-Electric Bond & Share Corp.	5	1957	95.75	5.28
Montreal Coke & Manufacturing Co.	5 1/2	1947	101.00	5.43
Belgo Canadian Paper Co. Ltd.	6	1943	104.00	5 3/4
Canada Steamship Lines Ltd.	6	1941	100.00	6.00
Minnesota & Ontario Paper Co.	6	1950	100.00	6.00
Arnold Brothers Limited	6	1947	99.00	6.08
Anticosti Corporation	6 1/2	1941	104.00	6.09

Complete List will be mailed upon request.

36 King Street West,  
Toronto.  
Telephone: Elgin 4321.

**Wood, Gundy & Company**  
Limited

We offer:

## 5,000 Shares The Sobie Silk Shops Limited 7% Cumulative Preferred Stock Par Value \$25.00

Preferred as to dividends and as to assets up to 105 per cent. of par and accrued dividends. Dividends payable half-yearly beginning January 1st, 1928. Redeemable as a whole or in part on any dividend date on 30 days' notice at 105 per cent. of par and accrued dividends.

TRANSFER AGENTS: MONTREAL TRUST COMPANY

### CAPITALIZATION

(after giving effect to this financing)

	Authorized shares	Outstanding shares
7% Cumulative Preferred Stock (Par Value \$25.00)	16,000	9,000
Common Stock (No Par Value)	24,000	13,500

### NO FUNDED DEBT

The following information is supplied by Mr. Benjamin Sobie, President of The Sobie Silk Shops Limited:

**BUSINESS AND HISTORY:** The Sobie Silk Shops Limited, incorporated under Dominion Charter, is acquiring all the undertakings, property and assets of Sobie Silk Shops Limited. The Company operates a chain of stores from Montreal to Vancouver, including Montreal, Quebec, Toronto, Hamilton, London, Winnipeg, Calgary and Vancouver, dealing exclusively in ladies' tailored undergarments, lingerie and hosiery. Undergarments are manufactured in the company's own plant at Montreal. Hosiery is purchased on favorable terms direct from the makers. The stores are all leased and carry uniform equipment of standard design, which permits the opening of new stores with a minimum of capital expenditure.

The business had its inception in Montreal in 1917 with only one store and has grown into one of the largest retail businesses of its kind in the Dominion. This growth has been accomplished largely through the reinvestment of accumulated earnings. The business is conducted on a strictly cash basis, thus eliminating losses from bad debts and the tie-up of capital in bills receivable.

**EARNINGS AND SALES:** The enterprise has shown a profit every year since its inception. Earnings, as certified by Auditors, after making ample allowance for depreciation, for the past year and seven months were as follows:

Year ending May 1st, 1926	\$27,571.47
Seven months ending Dec. 31st, 1926	38,642.95
Preferred Dividend requirements on present capitalization for full year	15,750.00

While these earnings are sufficient to cover full dividend requirements on the new Preferred stock by a comfortable margin and leave a surplus for the Common, they do not reflect the new capital going into the business. When this capital is fully employed, Mr. Sobie estimates that earnings after depreciation and taxes will be not less than \$85,000 per annum, which would be at the rate of 3 3/4% on the Preferred Stock and equal to \$5.00 per share on the No Par Value Common Stock after paying Preferred Stock dividends.

**Sales for the four years ending December 31st were approximately as follows:**

1923	1924	1925	1926
\$75,137	\$116,388	\$206,091.14	\$396,299.37

**EXPANSION:** The proceeds of this issue will be used mainly for the opening of new stores in cities not already served by the Company, and to a minor extent for working capital.

**PREFERRED SHARES:** The Preferred Shares carry equal voting rights with the Common and are cumulative, but non-participating. Further Preferred Stock, in addition to that now authorized, ranking in priority on a parity with this issue shall not be created except with the consent of at least 75% of the Preferred Stock outstanding at the time of such proposed new issue.

These shares are offered when, as, and if issued, and received by us subject to approval of counsel, Messrs. Foster, Mann, Place, Mackinnon, Hackett and Mulvina.

## Price \$25 a Share

and accrued dividends from June 1st with a bonus of one-half share Common Stock with each share of Preferred.

Fractional shares of no par Common Stock will be adjusted at \$10 a share. The first dividend on the Preferred Stock will be payable on January 1, 1928, for the seven months ending on that date.

**JOHNSTON AND WARD**

MEMBERS: Montreal Stock Exchange  
Toronto Stock Exchange

11 King Street East, Toronto  
171 St. James St., Montreal

Branches: Montreal, Halifax, Sydney, Moncton, Sherbrooke, Kingston, Toronto, London, Ont., St. John's, Nfld., Kitchener, Stratford, Saint John, N.B.

PRIVATE WIRES TO ALL BRANCHES



Keeley Earned Dividends and Added to Surplus

**K**EELEY SILVER MINES LIMITED, earned its dividend and bonus and had a margin of approximately \$12,000 to add to its cash reserves, after setting aside \$55,875 as reserve for depreciation. Profits for the year ending Feb. 28, 1927, amounted to \$538,698, which compares with profits of \$644,916 for the preceding year. Dividends and bonus required \$480,000. A surplus was brought forward from last year amounting to \$708,516. After paying dividends and providing for depreciation the company showed a surplus as of Feb. 28, 1927, amounting to \$720,725.

Revenue included \$990,953 from silver and cobalt recoveries; \$50,688 bond and bank interest, and \$907 miscellaneous earnings and recoveries. Some important economies were effected. Milling and marketing costs were reduced. Taxes for the year amounted to \$39,572, as against \$56,780 for the preceding year.

The balance sheet shows current assets amounting to \$1,401,234, including Dominion, Provincial and railway bonds valued at \$946,243, and cash on hand and in banks \$248,330. Current liabilities are shown at \$347,205, including \$240,000 laid aside for dividend No. 9 and bonus, declared payable March 15, 1927.

Frederic H. Hamilton, President, in presenting the report of the Board of Directors, observes that the average price of silver was \$8.177 cents per ounce during the year, as against 68.940 cents in the previous year. The amount of cobalt produced was 185,830 pounds, but the price received was somewhat smaller than in the previous year. The cost of production was 29.16 cents per ounce before including the capital expenditure of \$3,987, which brought the total cost to 29.41 cents. The cost of production during the previous year was 30.83 cents per ounce. Mr. Hamilton comments upon the strong financial position of the company.

J. Mackintosh Bell in his report estimates the total ore reserves at approximately 22,000 tons containing about 1,091,000 ounces of silver and 74,000 pounds of cobalt. These figures make no allowance for the new ore being developed from the bottom of the mine 75 feet below the 820-foot horizon.

"The physical condition of the mine is good," says Mr. Bell, "and the ore reserves, although diminished, are nevertheless in a healthy condition, largely on account of new discoveries made during the year. It is felt that possibilities at the property as regards the finding of new ore are by no means exhausted. On the contrary there is reason to hope for further remunerative results, as the exploration constantly in progress proceeds."

"Prince Albert National Park" Created

**A**PPROXIMATELY 1,377 square miles in Northern Saskatchewan has been set apart by the federal government, to be known as the "Prince Albert National Park". It is officially announced that the new park has been created for the purpose of preserving in perpetuity a portion of the primitive forest and lake country, and to provide for the people of Saskatchewan in particular a great recreational area. The land set aside is largely covered with green timber and contains many beautiful lakes with sandy beaches. The lakes abound in fish, and the timber areas constitute excellent game breeding grounds. The area is reported to be of outstanding natural beauty and to be eminently suitable for park purposes.

It is claimed that this new national park will constitute a gateway to the great northern hinterland, and its river and lake system is connected up with two great waterways lying up to the north and to the east.

The national parks service is immediately establishing a comprehensive fire and game protective organization and proceeding with developments with respect to existing roads and trails. During the summer it will carry on surveys for the location of a main trunk highway through the park. In addition, the entire area will be carefully investigated with a view to the laying out a comprehensive scheme of development, in order that many natural recreational advantages this area possesses may be made available for the people of Canada.

Continued Progress by East Kootenay Power

**C**ONTINUED progress is reflected in the annual report of East Kootenay Power Company for the fiscal year ended March 31, 1927. Gross earnings were higher at \$408,706, as against \$377,809 in the preceding year, in reflection of the improvement in business conditions throughout the territory served by the company.

A. J. Nesbitt, President of the company, comments upon this improvement in his remarks to shareholders,

and he adds that the coal-mining industry which for some time past was slack, is gradually getting back to normal, a marked improvement being noticeable during the first quarter of 1927.

Accompanying the increase in gross earnings was an increase in operating and maintenance expenses, which, with taxes, amounted to \$130,614, as against \$100,011. Deducting these expenses, the net earnings for the year amounted to \$278,092, as against \$277,798, interest charges required \$181,636, leaving a surplus of \$96,456, out of which were paid preferred dividends amounting to \$52,500, and \$40,450 was transferred to reserve for depreciation. The balance carried forward in profit and loss accounts was higher at \$11,895 as against \$8,389 in the previous year.

The balance sheet shows an increase of nearly \$500,000 in plant investment, which now stands at \$3,978,354. Other assets bringing the total assets up to \$14,112,118. Funded debt has been reduced \$20,000 during the year, and the 6 1/2 per cent. notes \$50,000, but current liabilities show an increase through the appearance of a bank loan of \$70,000, and bills payable of \$320,319, as against none last year. Depreciation reserve has been brought up to \$175,450, an increase of \$40,450.

Alberta Crop Report Cheering

**I**N SPITE of rains in some sections of Alberta during the latter part of May, which have delayed work on the land for several days, rapid progress generally has been made with seeding according to the Alberta government report under date of June 2nd. Wheat seeding in practically all districts has been completed and early-sown grain in many fields is covering the ground. Drills are still busy with oats and barley. Taking the province as a whole, it is estimated that fully 75 per cent. of these grains have been sown and the remainder will be completed by June 15th.

The wheat acreage seeded in the south of the province is estimated to be about on par with that of 1926, while throughout the central and northern sections reports indicate that this acreage will show quite a decided increase, owing to the considerable area of new land cleared and broken last season in preparation for the 1927 crop. This factor, it is expected, will fully compensate for the areas in some low-lying fields where the presence of water made seeding impossible. The acreage which will be seeded to the coarse grains in most districts is reported to be about equal to that of 1926.

In the southern part of the province early sown wheat is from four to six inches high, of good healthy color and making rapid growth. Heavy rains recently in some districts of the south have delayed completion of coarse grain seeding to some extent. Winter wheat and winter rye generally have come through in good condition and are growing rapidly.

Reports from districts in the Peace River area indicate that the wheat acreage seeded this year is fully equal to that of 1926 and that the coarse grain acreage will show a marked increase. Coarse grain seeding will be completed within a few days in this section of the province.

More interest is being shown this year throughout the province in the growing of alfalfa, sweet clover and the other fodder crops. Pastures are reported to be in better than average condition and livestock generally is doing well, although some losses have occurred in the lamb crop as a result of the wet weather over much of the sheep range area of the south. Reports reaching the Department from the ranching area in the south eastern section of the province indicate that losses of both cattle and horses owing to shortage of feed during the prolonged winter have been heavier than anticipated. Bands of range horses appear to have been the worst sufferers, losses in some instances running as high as 35 to 40 per cent.

Precipitation during the month of May over much of the province has been above the average mark and now only warm growing weather is required to bring along a splendid crop, prospects for which are generally regarded as very promising.

Brandram-Henderson Found Origin in the Reign of Charles the Second

**T**WO hundred and forty-eight years ago in the city of London, England, in the reign of Charles the Second, the foundation of the present Canadian firm of Brandram-Henderson, Limited, was laid.

Such was the information given out by Mr. George Henderson, President of the Company, on the occasion of the twentieth anniversary of the incorporation of the present company.

The firm of Brandram is understood to have started in business about the

year 1679. Fifty years later, or about one hundred and ninety-eight years ago, there was developed the famous method of corroding pig lead known as the "Brandram Process." In 1876, just fifty years ago last November, the founders of Brandram-Henderson Limited came to this country to establish their first Canadian plant in Colchester County, Nova Scotia. The company is thus one of the oldest concerns in the British Empire in the paint and varnish industry, or indeed in any industry.

Gradual Weakening of the U. S. Market

**"E**XPANSION of bullish sentiment is now accompanied by a gradual weakening of the position of the market. Brokers' loans are increasing rapidly, call money rates are rising and the inflow of funds from the interior may begin to diminish any time," says Moody's Weekly Review of United States financial conditions in its current issue.

"Meanwhile the yields of stocks on their current prices have fallen to low as compared with bond yields. The ordinary common sense rule is that the higher the risk the higher the yield; but at present common stocks involving fairly high risks actually yield less than certain groups of competing bonds involving much lower risks. Such a condition in the past has always been a symptom of over-confidence.

"Bond prices themselves are in a less strong position than they were as regards the near future, even though the general trend promises to remain upward in a long range view. New bond issues have come out in great volume; and this, together with the prospective seasonal advance in money rates, may either check the rise in bond prices, or else cause a temporary bull market reaction therein."

Contraction In Demand for Nickel

**T**HE report that the directors of International Nickel will seek additional financing through other means than by issuing stock to shareholders, has been reflected in the market action of the shares of this company during the past week, say A. J. Pattison, Jr. & Co., Limited, in their Weekly Digest of Canadian Security Markets. While considerable profit taking has been going on in the past few days a gradual strengthening of the shares can be noticed, due, no doubt to the steady accumulation by investment buyers. Demand for nickel products was unusually active during the first four months of 1927, but during recent weeks, has shown a rather sharp contraction. While specifications against contracts continue to be received in relatively heavy volume, new buying is not nearly as large as a short time ago. With operations in both automobile and steel industries definitely on the down grade, a further decline in nickel purchasing probably will be witnessed in the next few months. In view, however, of the large business booked in the first quarter and of several other factors, it is probable that nickel company earnings will be slightly better in the opening six months of 1927 than the corresponding period of 1926.

Seeking Placer Gold in Saskatchewan

**D**EVELOPMENT of 30 placer gold claims in the Waterhen lake district of Saskatchewan is the objective of Edward Tisdale, Canadian-born prospector, and H. G. Tucker, both of Chicago, who have left Regina for the Northern hinterland, Hon. T. C. Davies, Saskatchewan, minister in charge of the bureau of labor and industries, arranged for Walter Hastings, provincial geologist, and Professor Worcester, university of Saskatchewan, to join the expedition. Dr. Cameron, Edmonton geologist, will also make the journey.

In June a syndicate of Chicago capitalists will make the journey into Saskatchewan hinterland to see the claims for themselves, and if they are as good as Mr. Tisdale believes them to be, development will follow. The party will go into the north country via the "end of steel" at St. Walburg. They will undertake assessment work with a view to establishing that the development of placer gold on a small scale is profitable. Mr. Tisdale said that if they could show this there would be no difficulty in financing their claims.

Mennonites for Peace River

**D**ELEGATES from the Mennonite settlement in southern Manitoba have gone into the Peace River Country to select as many as twenty townships on which to place about 25,000 of their people, who are leaving Mexico and South America. The locality selected is north of the Peace River and some 800,000 acres would be required for the 5,000 families who are expected to move on to the new holdings, if secured. The movement

will start almost immediately and will continue for two years. Three weeks will be taken by the delegates in making a careful survey of the country.

The delegation waited on the minister of education for Alberta, Hon. Perran Baker, Edmonton, and asked that certain concessions be granted to the Mennonites in the matter of schools. The right to teach religion and the German language in the schools was one of the chief points. They would also like to have a college of their own to train teachers.

Mr. Baker, however, pointed out that they would have to obey the Alberta school laws. No special favor or privileges would be granted them. Religious instruction may be given for the last half-hour of each day whilst German or any other non-English language may be taught as an extra after school hours. A college could be established, but teachers would be required to hold provincial

normal school certificates, and an attendance of one year at the normal would be required of all students of the college before they would be allowed to teach.

Report of the Minto Coal Basin

**A** REPORT of Dr. W. S. Dyer on the Minto coal basin has just been published by the Geological Survey of Canada. Coal has for a great many years been known to exist near the head of Grand lake in the central part of the province of New Brunswick, but it is only within recent years that mining has attained any degree of importance.

The coal is bituminous, and of Pennsylvanian age. The seam is from eighteen inches to two feet thick, is gently warped, has suffered little faulting and lies near the surface. Where the overburden does not exceed fifteen or twenty feet in thickness the coal is recovered by stripping. Where the overburden ex-

ceeds this the coal is recovered by means of shafts twenty-five feet to one hundred and twenty-five feet deep and six hundred to eight hundred feet apart. The room and pillar method of mining is employed and it is claimed that after the drawing of the pillars not more than five per cent. of the coal is left in the ground.

The report presents a detailed description of the coal basin, boring records, and coal analyses. It is accompanied by a geological map on a scale of one mile to one inch on which the topography is shown by contours, the depth of the coal seam is indicated, and the rock outcrops, mines, boreholes, transportation lines, etc., are shown. Copies may be had on application to the Director, Geological Survey, Ottawa.

It is not defeat that leads to the downfall of countries, but bad finance and loss of trade.—Mr. Duff Cooper, M.P.

THESE BONDS ARE A LEGAL INVESTMENT FOR CANADIAN LIFE INSURANCE COMPANIES

We offer when, as and is issued

New Issue

\$650,000

MAYOR BUILDING, LIMITED

Corner of Mayor and St. Alexander Streets, Montreal

6 1/2% First Closed Mortgage 15-Year Sinking Fund Gold Bonds

DATED MAY 1ST, 1927.

DUE MAY 1ST, 1942.

DENOMINATIONS: \$1,000, \$500 and \$100

Interest payable semi-annually May 1st and November 1st. Principal and interest payable in gold coin at the Bank of Montreal in Montreal, Toronto, Ottawa, Hamilton or London. Registerable as to principal only. Redeemable in whole or in part on any interest date at 105 and interest to May 1, 1932, the premium decreasing by 1/2 of 1% yearly thereafter until reduced to 2%.



A Modern 11-Storey Building in the Heart of Montreal

The Mayor Building is a modern, fireproof, 11-storey and basement, office and light manufacturing building in the heart of Montreal, one block north of the busy retail district on St. Catherine Street. Facing the grounds of St. James United Church and located on a corner, it is assured of abundance of light and air, and is specially designed and ideally located to serve the needs of the clothing trades.

Appraised Value of Property... \$1,138,600  
Amount of This Issue... 650,000

These bonds constitute, therefore, a 57% loan. Net revenue estimated in excess of twice interest requirements on this issue, after allowing vacancies of 10%.

Sinking fund sufficient to retire 61.5% of the issue by maturity.

**SECURITY:** These bonds will be secured by a first closed mortgage and hypothec on 13,900 sq. ft. of land at the corner of St. Alexander and Mayor Streets, in the City of Montreal, and an 11-storey, modern, fireproof, office and light building being erected thereon, and also by a first floating charge on the net revenues of the company.

**LOCATION:** The location, with a frontage of 85 ft. 6 in. on St. Alexander Street and 121 ft. on Mayor Street, is in the heart of the clothing trades district of Montreal, one block north of the main shopping district on St. Catherine Street, and one block west of Bleury Street. It is only two blocks distant from Morgan's and four blocks from Eaton's. The building is ideally located to serve the needs of the clothing industry, whose demands for space are constantly increasing.

**VALUATION:** National Trust Co., Limited, Montreal, has valued the land at \$250,000, and Carswell Construction Co., Limited, Toronto, the building at \$888,600—a total of \$1,138,600. The first

mortgage bond issue is only 57.00% of these valuations.

**EARNINGS:** The Cradock Simpson Co., Montreal, estimate gross annual rentals of \$131,779, to which is to be added the owners' estimate of \$10,000 received from incidental concessions and privileges. Deducting from this \$40,000 for operating expenses and maintenance, and allowing 10% of the gross rentals for vacancies, the net annual earnings amount to \$88,801, or 2.09 times interest requirements on this issue.

**SINKING FUND:** Monthly sinking fund payments sufficient to retire 61.5% of the bonds by maturity are provided for.

**BORROWING CORPORATION:** The company is under the direction of outstanding business men and is controlled by the Dawes family, prominent for generations in the business life of Montreal. The directors are: A. Sidney Dawes, President; Erol M. McDougall, K.C., Vice-President; E. C. Cumberland and T. G. McLaurin.

**CONSTRUCTION:** The building is being erected by Atlas Construction Company, Limited, who have been contractors for some of the finest and largest office buildings, factories and public works in Canada.

**INSURANCE:** Fire insurance to the full insurable value of the property, use and occupancy insurance, insurance of profits and rentals and a surety bond in the sum of \$300,000 to assure the completion of the building free from liens and in substantial accordance with the specifications have been taken out for the protection of the bondholders.

**LEGAL OPINION:** This issue is subject to the favorable legal opinion of Brown, Montgomery & McMichael, for the underwriters, and of McGibbon, Mitchell, Casgrain, McDougall & Stairs, for the company.

We recommend these bonds for conservative investment.

PRICE: 100 and accrued interest, yielding 6 1/2 per cent.

McLEOD, YOUNG, WEIR & CO., LIMITED

MONTREAL OTTAWA METROPOLITAN BUILDING TORONTO HAMILTON LONDON

The statements contained herein are based on information we believe to be reliable, and on which we act in purchasing these bonds, although we do not guarantee their accuracy.



# The Toronto Hydro-Electric System

## The Sixteenth Annual Report of the

# TORONTO ELECTRIC COMMISSIONERS-- 1926

Toronto, April 22nd, 1927.

To His Worship the Mayor and Members of the Council of the Corporation of the City of Toronto.

Gentlemen,—

Your Commissioners beg to submit their Sixteenth Annual Report on the operations of the Toronto Hydro-Electric System for the year ended 31st December, 1926, accompanied by the Revenue Account and Balance Sheet and subsidiary financial statements, and by the report of the General Manager.

The accounts have been audited by Mr. S. C. Scott, C.A., City Auditor of the Corporation of the City of Toronto.

The operations for the year 1926 have resulted as follows:

Gross Income, including Appliance Sales	\$9,670,434.53
Cost of Electric current and expenses of operation and management, including Appliance Department costs	\$7,130,993.09
Surplus of income on operating account and reserve re-operations in adjoining municipalities	\$2,539,441.44
Interest, Depreciation, Taxes, Sinking Funds, Debenture rentals	\$2,462,032.97
Net income carried to reserve for stabilization of rates	\$ 11,408.47

The net funded debt at 31st December, 1926, less Sinking Funds in the City Treasurer's hands amounted to the sum of \$19,823,094.71, all of which will be promptly paid at maturity by the annual retirements of the serial debentures and by the operation of the Sinking Funds applicable to the long term debentures. Care has been taken to insure that not a dollar has been charged to Capital Account that should have been charged to Revenue.

The current liabilities and amounts due to the City Treasurer but not yet payable amounted to \$1,503,103.66. Reserves as shown on the Balance Sheet amounted to \$14,961,308.21. These reserves include an item of Sinking Fund equity in the Provincial Niagara System amounting to \$3,387,357.74, which has been put aside by the Provincial Commission out of the amounts paid by the Toronto Hydro-Electric System from year to year in the purchase of power.

The Provincial Commission has advised us each year of the amount to be included in respect of the Sinking Fund equity, and in order that the Balance Sheet may show a true picture of the investment for which the City of Toronto through the Toronto Hydro-Electric System is responsible, the Commissioners have felt it desirable to include in the Balance Sheet the share of the capital investment of the Hydro-Electric Power Commission of Ontario in respect of the Toronto Hydro-Electric System. This amounts to \$44,777,246.97. The total fixed and current assets of the Toronto Electric Commissioners amounted to \$32,900,148.84, making a total investment in respect of the electrical supply to the City of Toronto and the adjoining Municipalities served by the System of \$77,677,395.81.

The System has earned Sinking Fund and funds for the redemption of serial debentures amounting to \$5,369,905.29 (exclusive of the Sinking Fund equity in the Provincial System referred to above) and since the maintenance of the System's plant has been paid for out of Revenue, and replacements have been made or provided for by the establishment of a Depreciation Reserve, it is evident that the Sinking Funds together with the Reserve for the stabilization of rates amounting in all to \$6,524,075.97 constitute the net earnings of the enterprise over and above all operating, interest and depreciation charges for the period since the System commenced operation.

Had the enterprise been conducted as a commercial corporation with share capital, instead of being charged with debenture capital, subject to redemption, the net earnings for the year 1926 would have been shown at the amount of \$1,927,578.15, that being the sum of interest and Sinking Fund appropriations and the net income carried to the reserve for the stabilization of rates; or the equivalent to a dividend at the rate of approximately 8.33% upon the average amount of cash capital received from the sale of debentures and invested in the System.

The total assets, total liabilities, reserves and surplus, and annual revenue of the Toronto Hydro-Electric System for the fifteen years during which it has been operated by the Toronto Electric Commissioners are tabulated below:

	Total Assets	Total Liabilities	Reserve and Surplus	Annual Revenue
1912	\$ 1,369,158.28	\$ 1,283,992.77	\$ 85,165.51	\$ 726,763.55
1913	6,492,095.18	6,245,417.41	246,677.77	1,159,339.21
1914	2,221,751.40	6,865,237.89	456,216.71	1,216,211.17
1915	7,816,816.50	6,718,778.68	1,098,037.82	1,620,187.60
1916	8,882,171.67	7,471,594.59	1,410,577.17	1,596,177.60
1917	10,317,100.72	8,337,088.38	1,980,012.34	2,049,382.98
1918	10,628,232.58	8,296,320.92	2,331,911.66	2,352,443.93
1919	11,591,734.30	8,528,928.70	3,062,805.60	2,594,758.21
1920	12,041,248.96	8,958,150.01	3,083,098.95	2,550,816.20
1921	12,188,586.90	10,110,229.48	2,078,357.42	3,022,605.23
1922	12,802,707.64	11,541,548.61	6,261,158.03	4,494,753.73
1923	28,223,754.40	18,767,589.96	7,756,164.44	7,353,291.14
1924	32,970,271.42	20,739,922.69	12,230,348.73	8,476,671.69
1925	31,071,883.21	20,632,178.92	11,439,704.29	8,827,372.85
1926	32,900,148.84	21,226,108.47	11,674,040.37	9,670,434.53

\*Includes Local Distribution System of Toronto & Niagara Power Company taken over by Toronto Hydro-Electric System.  
Includes Sinking Fund Equity in H.E.P.C. plant, but not share of capital investment in respect of the T.H.E.S.  
Includes Appliance Sales.

**OPERATIONS OF 1926** The electrical energy purchased from the Hydro-Electric Power Commission of Ontario during the year cost \$4,503,329.67 or 46.6% of the gross income of that year. At the beginning of the preceding year of 46.3% of the gross income of that year. At the beginning of the year, the governing rate was \$24.00 per H.P., which was the final rate for the year 1925, and your Commissioners at the end of the year had paid for the power supplied at the rate of \$25.10 per H.P. After the close of the year's operation, the Provincial Commission advised that the cost of the power supplied during the year was \$9,735.61 less than had been already paid, and this brought the net cost for the year to \$4,503,329.67 or 46.6% per H.P.

**OPERATING EXPENSES** The expenses of operation and management amounted to \$2,462,032.97 or approximately 24.9% of the gross income exclusive of Appliance Sales, against \$2,217,286.65 for the preceding year or 25.1% of the gross income of that year.

**RATES** In their Annual Report for the year 1925, your Commissioners pointed out that the Revenue had been sufficient to meet all obligations of the System with a surplus of \$81,382.51, which represented less than 1% of the System's revenue for that year. It was hoped that improving conditions would increase this margin; the result, however, shows a slight decrease, which indicates that some adjustment is necessary. At the time of writing, your Commissioners have under discussion with the Hydro-Electric Power Commission of Ontario an adjustment of rates.

**PHYSICAL GROWTH OF THE SYSTEM** The following table indicates the physical growth of the System from the date of commencement of operations until the end of the year 1926:

End of	Meters in Use	Street Lights	Kilowatt Hours	Connected Load	Peak Load
	Feet	In Use	Sold	H.P.	H.P.
1912	12,858	33,824	35,176,548	46,296	17,198
1913	21,399	38,944	65,952,951	68,461	22,520
1914	32,976	49,596	82,927,612	90,162	29,753
1915	39,281	43,113	109,501,581	111,413	40,180
1916	44,013	45,212	129,005,796	125,840	47,165
1917	50,601,461	45,843	171,601,213	169,818	56,622
1918	53,508	29,327	239,413,561	184,959	69,154
1919	62,762	45,091	280,609,938	176,351	59,618
1920	71,447	45,472	318,908,245	194,800	76,278
1921	81,923	46,126	331,381,558	227,600	62,329
1922	92,065	47,479	365,583,040	265,398	103,878
1923	122,872	47,579	528,103,673	374,803	140,393
1924	122,125	48,672	592,367,546	451,898	155,741
1925	141,459	49,855	685,708,476	542,074	191,803
1926	142,618	50,886	742,784,192	584,182	194,512
1926	150,581	51,701	850,270,972	640,237	220,626

\*owing to the shortage of power during 1918, 1919 and 1920, it was necessary to stop canvassing for new business and to curtail street lighting.  
1922A shows Toronto Hydro-Electric System alone.  
1922B shows Toronto Hydro-Electric System, plus Toronto and Niagara Power Company's System (Approximate) as at the beginning of 1923.  
Includes Toronto Transportation Commission bulk supply.

**CONCLUSION** In conclusion, the Commissioners desire to testify to the efficient services of the staff, and to thank the City Council, the Toronto Press and the public for their continued confidence in the enterprise and their effective support.

Respectfully submitted,

BY THE BOARD OF COMMISSIONERS,

P. W. ELLIS, Chairman. THOMAS FOSTER, Mayor.  
GEORGE WRIGHT, Commissioner.

### General Manager's Annual Report

To the Toronto Electric Commissioners:

Gentlemen,—Herewith is submitted report of the operations of the Toronto Hydro-Electric System for the year ended December 31st, 1926.

The number of meters connected to the System has been increased by 6,936. The connected load of the System has increased by over 56,000 H.P., and the total energy consumption of the System's customers has been over 37,400,000 Kwh. in excess of the consumption in 1925.

**GENERAL EXTENSIONS** The following is a summary of the work carried on by the Engineering Department during the year 1926:

#### STATION EQUIPMENT

There has been added to the Substation equipment during the year the following equipment:

3—1000 K.W. Transformers at Duncan Street, together with switchgear and general equipment for use with same. These are outdoor type transformers formerly in use at the High Level Station.

3—1000 K.W. Transformers at the Kettle and St. Clair Substation, with switchgear and general equipment for use with same. These are new transformers.

3—1000 K.W. Transformers for the Outdoor Station erected on the Queen's Quay between John and York Streets, for supplying service to the Canadian Rail and Harbour Terminals Warehouse and neighborhood. These are new transformers.

6—500 K.W. Transformers at Defoe Substation. These were taken from other locations no longer required.

3—500 K.W. Transformers. Additional capacity installed at Portland Street Transformer House. These were taken from other locations no longer required.

9—60 K.V.A. Regulators at Carlaw and Gerrard Station, together with switchgear and equipment for three additional feeders.

The Wiltshire Avenue Stations completed last year have been equipped with Remote Control from the Junction Station.

Defoe Street Substation has been equipped with Remote Control from Duncan Street Station.

Considerable work has been carried out at Strachan Avenue Terminal station with a view to increasing the rupturing capacity of oil breakers on the 13,200 volt main operating bus. This work has been completed and work is now under way with a view to reinforcing Oil Breakers on the auxiliary bus, and will be completed during the coming year.

We also have in hand work in connection with improving our relay protection throughout the System. This feature will be completed during the coming year.

#### DISTRIBUTION SYSTEM

Our underground work this year consisted of opening up 17,182 feet of trench and trench and installing therein 231,847 feet of duct, together with the necessary manholes and service boxes.

There have been installed the following new feeders:

- 6—New Feeders for 4150 and 2400 volt distribution.
- 1—New Feeder for 600 volt A.C. service.
- 2—New Feeders for Railway service.
- 1—New Main Feeder for 13,200 volt service.
- 5—New Sub-Feeders for 13,200 volt service.

5—Extensions for A.C. 115/230 volt service from down town pits.

There was used in connection with our Underground work during the year 106,161 feet of lead covered cable of various sizes for feeders, mains and other connection requiring 882 joints and 350 terminals.

A large number of new pole type transformers were erected in new locations and replacing smaller transformers taken down,—the net gain for the year being 422 transformers installed with additional capacity of approximately 13,043 K.V.A.

During the year there were erected 1,231 cedar poles in the City, 404 concrete poles in the City, 275 cedar poles in York Township and 6 concrete poles in York Township.

During the same period there were removed 2,541 cedar poles in the City, 299 concrete poles in the City, 149 cedar poles in York Township, and 6 concrete poles in York Township.

The increase in the number of services in use within the city limits was 4,074, also during the same period there were installed 1,268 new services for York Township and Forest Hill Village.

The increase of actual meters in service during the year amounted to 6,936, of this number 4,008 were three wire. There were 1,116 two wire metered services changed to three wire during this period.

#### ELECTRIC HEAT FOR INDUSTRIAL PROCESSES

In recent years the application of electric heat to industrial processes has been increasing very rapidly. Electric energy is now used for the melting and heat treatment of metals; vitreous enamelling of metal ware; baking of japan; melting of compounds; commercial baking of bread, cakes, pastries and meats; soldering irons; sterilizers; chocolate warmers; hair dryers; and numerous other heat applications.

For several years our Industrial Heating Engineers have been co-operating with the power consumers of the System in helping them decide what heating processes could be handled to the best advantage electrically. This service has also included advice as to the best method of operating Commercial Cooking Equipment, more particularly electric bake ovens and heavy duty ranges such as are found in restaurants, hotels and institutions. During the past year our Industrial Heating Engineers have visited Superintendents, Engineers and other Factory Executives to definitely sell to them the advantages of using electric heat in their heating processes, giving the electrical capacity necessary for various individual heat applications and the power cost for same. The total Industrial Heating (and Commercial Cooking) Load of the System now totals 12,300 horsepower and brings in an annual revenue of approximately \$250,000.00.

**CONCLUSION** It is with much pleasure that I again record sincere appreciation of the valuable services rendered by the staff, to whose efforts, combined with the splendid support of the Consumers and the public, is largely due the measure of success attained in the past. Our thanks are also due to those officials of the City who have so heartily co-operated with the System.

E. M. ASHWORTH, General Manager

### TORONTO HYDRO-ELECTRIC SYSTEM

#### REVENUE ACCOUNT FOR THE YEAR ENDED 31st DECEMBER, 1926

##### Section I: Showing Net Income From Operations of Year

CHARGES	INCOME
DR.	CR.
To Cost of Electric Current at Schedule Rate	By Sale of Current for—
To Expenses of Operation and Management, including Repairs, Maintenance and Accrued Charges, Provision for Depreciation of Special Depreciation of Leasehold Buildings and Improvements	Lighting
To Reserve for Possible Profit—York Township	Power
To Cost of Appliances sold and Expenses	Street Lighting
To Net Income available for Fixed Charges	Exhibition
Carried Forward to Section II	Other Municipalities
	By Income from Sundry other sources
	By Income from Sale of Appliances

##### Section II: Showing Disposition of Net Income

To Interest	\$1,163,995.84	By Net Income available for Fixed Charges	\$2,473,441.44
To Depreciation (including Interest on Depreciation Reserve)	\$15,967.12		
To Taxes	\$29,966.17		
To Sinking Funds—			
Under City By-Laws	No. 5036	\$ 35,886.23	
" " " " " "	No. 5918	34,168.41	
" " " " " "	No. 5671	9,257.15	
" " " " " "	No. 7176	13,262.28	
" " " " " "	No. 9592	237,287.37	
		\$329,861.54	
To Redemption Funds—			
Under City By-Laws	No. 7581 and No. 7642	33,978.96	
" " " " " "	No. 7475	33,000.00	
" " " " " "	No. 8032 and No. 7909	28,000.00	
" " " " " "	No. 8294	19,000.00	
" " " " " "	No. 8295	18,500.00	
" " " " " "	No. 8774	23,000.00	
" " " " " "	No. 5191	94,000.00	
" " " " " "	No. 3880	68,000.00	
" " " " " "	No. 10177	104,833.34	
		\$422,312.30	752,173.84
To Net Income carried to Reserve for Stabilization of Rates		11,408.47	
		\$2,473,441.44	\$2,473,441.44

### TORONTO HYDRO-ELECTRIC SYSTEM

#### BALANCE SHEET AS AT 31st DECEMBER, 1926

ASSETS	LIABILITIES
<b>FIXED ASSETS</b>	<b>CAPITAL ACCOUNT</b>
Land, Buildings, Transmission System, Substation Equipment and Feeder System, Distribution System, Municipal Street Lighting System, Line Transformers, Motor Equipment and Devices, General Offices, Stores Department, Utility Equipment and Miscellaneous Equipment, Miscellaneous Construction and Equipment Expenditures, Plant Purchased, Exhibition Construction and Equipment	Corporation of the City of Toronto—
Purchase Price (which included a tangible as well as intangible Assets) of the Distribution System of the Toronto and Niagara Power Company after adjustments have been made for additions to Plant, Stores used and Plant disposed of	Sinking Fund Debentures: Proceeds
Leasehold Premises and Improvements	Debenture Discount and Expenses
Debenture Discount and Expenses (Less Debenture Premium)	Less Funds in hands of City Treasurer for Redemption and Bonds redeemed before maturity
	Serial Debentures: Proceeds
	Debenture Discount and Expenses
	Less amount redeemed to date under terms of By-Laws and Debentures redeemed before maturity
	Net Bonded Debt
<b>CURRENT ASSETS</b>	<b>CURRENT LIABILITIES</b>
Stores and Appliances on hand, less Reserve for Contingencies	Accounts Payable and Accrued Charges
Accounts Receivable (including Orders in Progress)	Corporation of the City of Toronto—
Less Reserve for Doubtful Accounts	Sinking Fund Installments Accrued
Capital Funds on Hand	Serial Debenture Installments Accrued
Cash on Hand and in Bank	Interest Accrued
Prepaid Charges	
	<b>OPERATING RESERVES</b>
	For Depreciation of General Assets
	For Depreciation of Leasehold Property
	For Workmen's Compensation and Public Liability
	For Contingencies and Redemption of Taxes, Toronto and Niagara Power Company
	For Exchange on Payment of Debentures and Interest thereon
	<b>CAPITAL RESERVES</b>
	For Sinking Fund
	For Redemption of Serial Debentures
	<b>RESERVE FOR STABILIZATION OF RATES</b>
	Balance brought forward from 1925
	Less Adjustments during the year
	Net Income from Revenue Account 1926
<b>INTEREST IN THE PROVINCIAL NIAGARA SYSTEM</b>	<b>INTEREST IN THE PROVINCIAL NIAGARA SYSTEM</b>
Share of Capital Investment of the Hydro-Electric Power Commission of Ontario in respect of the Toronto Hydro-Electric System	Share of Capital Cost of Provincial System on which interest and fixed charges are payable, less Sinking Fund Equity accrued
	Sinking Fund Equity



### Co-operative Saving Plan of Compagnie Mutuelle D' Immeubles, Ltd.

Financial Editor.

I would appreciate your opinion as to an investment with the Compagnie Mutuelle D'Immeubles, Limitee, of 706 St. Catherine St., Montreal, Que.

W. L. D., Toronto, Ont.

The Compagnie Mutuelle D'Immeubles, Limitee, 706 St. Catherine St., Montreal, Quebec, was incorporated by the Federal Government on August 4th, 1903, with an authorized capital of \$100,000.00, of which \$20,000.00 is fully paid. The Company is constituted of shareholders who are responsible for the complete administration of the Company; and members of two different classes, subscribing members and debtor members, all of whom are holders of certificates issued by the C. M. I. Only the latter class constitute the Company's co-operative, but the management of the affairs of both classes are entrusted to a board of directors composed exclusively of shareholders. There is no Government inspection.

The certificate holders pay an entrance fee of \$5.00 for each certificate of \$1,000.00, and he may subscribe for as many certificates as he sees fit. The certificates are numbered in the order of being issued, and the subscribing member pays \$2.30 every month, of which 30c. is turned over to the Administrative fund and \$2.00 paid into the co-operative fund to the credit of the subscribing member. As soon as the company has the sum of \$1,000.00 in the co-operative fund, it is compelled to declare a certificate matured. As the certificates are issued in numerical order, they mature in the same order as issued. The amount of the certificate is then placed at the disposal of the certificate holder, who is entitled to it, providing he furnishes to the Company security that is acceptable to the directors. This is called the maturity of his certificate. At the maturity of his certificate, the member is known as a "debtor member," and his contributions are raised to \$5.75, of which 75c. is turned over to the Administrative fund and \$5.00 paid into the Co-operative fund until the complete and final payment of the amount due. When a debtor member has paid back to the company the total amount of his certificate and the administrative charges, the C.M.I. will give him a receipt in full liberating him of all indebtedness to the company.

The amount received by collectors from the subscribing and debtor members constitute a common and co-operative fund with all amounts paid in as contributions or reimbursements by its members. As remuneration for its services, the company takes \$10.00 for each certificate. This last amount is the exclusive property of the administration.

I am informed by the Company that if a certificate matures in ten years, it would take twelve years and eight months to refund the balance of the \$1,000 loaned in full. If it matures in twelve years, it would take eleven years and eleven months to refund it in full. By its own showing, therefore, you see that you are incurring an obligation which would take you twenty-three years to fulfill.

The cost of the certificate to you is \$5.50 for the entrance fee, and \$16.00 in addition. You will also notice that when the certificate matures and you want to get the \$1,000.00, you have to put up as security either a mortgage on real estate or Government, municipal or school commission bonds. If you cannot put up such security, the Company deposits the amount at a bank for this member, who must thereafter pay monthly contributions as a debtor member. If he does not pay such contributions, the Company deducts them from the amount deposited, as they become due, but it allows interest at 3% per annum on the balance of the amount deposited.

In case of sickness or adverse circumstances when a subscriber member is in arrears for more than six months in the payment of his contribution, his certificate is then declared "paid-up" for the amount credited to him in the co-operative fund, which amount is paid to him without interest when his contract matures according to its numerical order. The member may also "condense" on one more new certificate, according to the number he may already hold.

He may resume and continue his payments, but in such a case, his preceding certificate is annulled, and he receives a new certificate bearing the number immediately following that of the last previous certificate issued. In all such cases, the amount paid on account of the first certificate is credited and imputed to the payment of the first contribution due on the new certificate.

They state that each certificate is negotiable and may be transferred, but only at the head office of the company upon payment of \$1.50 for each one thousand dollars, and the surrendering of the transferred certificates. The Company will then issue a certificate bearing the new holder's name and the same number as that borne by the transferred certificate.

Should a member die, his executors or legatees may continue the payments, and are entitled thereby to whatever the privileges of the deceased were in connection with the certificate. The executor or legatees may also demand immediate reimbursement without interest of all amounts deposited to the co-operative fund to the credit of the deceased member.

I am informed by the Company that once a year there is a general meeting at which the subscriber members elect a committee of three members, whose duties it is to verify monthly the sums paid into the co-operative capital, the bank book covering this capital, the number of certificates that have matured, the number of new members inscribed, suspended or stricken from the roll, and obtain from the manager full information relative to the co-operative capital and its disposal. Neither directors nor shareholders can be a member of this committee.

The Company claims that every \$2.00

deposited by a member is the sole property of the member and always remains his property, although he cannot withdraw it before his certificate matures. It claims that the millions of dollars entrusted to the co-operative fund are guaranteed by gilt edged securities and by fire insurance policies for an amount at least equal to that of the loans.

The debtor member pays back, as pointed out, at the rate of \$6.75 a month until the balance of his certificate is paid for after it has matured. 75c. goes to the administration, but there is no interest paid. On the other hand, I cannot see that any interest is allowed on the \$2.00 paid up every month, so one thing balances the other.

Now, as to the soundness of this scheme. As the Company has been in existence since 1903, it is evident that it must have been meeting its obligations constantly. I have no doubt that what it promises to do it does, and this under the constant supervision of a co-operative body of members who appointed a supervisor committee.

Considered, however, from a standpoint of one who is asked to become a subscribing member now, it does not look so attractive. In the April number of "L'Eclair" the last certificate issued was stated to be 15,555. The number of the last certificate matured was stated to be 4,222. Therefore one who subscribed for certificate 15,555 would have to see 11,333 certificates paid before his turn would arrive. Paying up his \$1,000.00 certificate at the rate of \$2.00 a month would take nearly 42 years. To have the certificate mature in twenty years, it would be necessary to have 562 certificates paid off each year. There were only 216 certificates paid off during 1926, or 49% including the 17% which were totally paid up, and the 7% which were annulled. Twenty years is a long time to wait and lose interest on your money. In twenty years, putting \$2.30 a month into a savings fund at compound interest, invested and re-invested, one would have \$1,000.00. You might not do it if you don't commit yourself to systematic saving, but you could do it.

### Traders' Finance Corporation Preferred Shares

AN Edmonton subscriber asks our opinion of the preferred stock of the Traders' Finance Corporation, Limited, of Winnipeg.

On December 1st, 1926, the latter Company was amalgamated with the Traders' Finance Corporation (Canada) Limited under the name of the Traders' Finance Corporation, Limited, having its head office at Toronto. This company confines its operations exclusively to the discounting of deferred payment obligations arising from the sale of Ford products and serves Ford dealers only. According to the company, it served practically all Ford dealers in the Dominion of Canada.

The Company's annual report for the year ending November 30th, 1926, covering the operations of the two companies previous to the amalgamation on December 1st last, shows an operating profit for the year of \$397,331. The balance carried forward at the end of the year was \$300,625, as compared with \$155,540 at the end of the previous year. The balance sheet indicates that the company was in a satisfactory financial position at the end of its last fiscal year, although the certificate of the auditors, Messrs. George A. Touche & Co., intimates that they were not convinced of the adequacy of the reserve for uninsured risks and had and doubtful debts.

Our subscriber spoke of buying the preferred shares at par, Messrs. A. J. Pattison, Jr. & Co., Limited, at 219 Bay St., Toronto, 2, quoted Series "A" 7 per cent. cumulative convertible preference shares on June 6th at \$85.00 bid, no asked price. We understand that each of these shares carries a bonus of one profit-sharing certificate and half a share of common. The figure quoted is in line with the quotations of other reputable unlisted security houses. A. J. Pattison, Jr. & Co., report a very narrow market for this stock, but the quotation itself indicates a better unlisted market than can generally be obtained for stock of this character.

### Besco Directors File Plan of Reorganization

THE basis of reorganization of the British Empire Steel Corporation will involve the issue of 1,000,000 shares of no par value, which will take the place of the existing share capital, the latter to be "extinguished and cancelled," according to a "scheme of arrangement" approved by the shareholders of the corporation and by the Board of Directors at a recent meeting, and filed in the Supreme Court of Nova Scotia.

According to the "scheme of arrangement," under which heading the plan was filed, the holders of three outstanding share classes, 7 per cent. first preference, 7 per cent. second preference, and common stock, will receive new no-par value stock in exchange for their holdings in the following proportions: For one share 7 per cent. first preference stock, three and one-half shares in the new no-par-value stock; for one share 7 per cent. second preference, one-tenth share new no-par-value stock, and for one share common stock one-thirtieth share new no-par-value stock.

The scheme will be "subject to

authority being obtained for the amendment of the company's memorandum of association and articles of association accordingly, and the passage of any special resolutions requisite to effect the said scheme." It was provided in the resolution adopted by the Board of Directors in approving the scheme that "unless the present scheme be sanctioned by the court before October 31, 1927, the same shall, on that date, become void."

The shareholders are to receive, in lieu of their cancelled holdings in first and second preferred and common stock, a total of 346,623½ of the no-par-value issue of a million shares.

### Bay—Adelaide Garage Bonds Offered

STEWART, Scully Company, Ltd., and Cooper and Mackenzie announce an issue of \$400,000 20-year first mortgage bonds, bearing interest at 6½ per cent., for Bay-Adelaide Garage, Limited. This issue completes the financing for a modern 500-car garage in down-town Toronto. Some time ago 21 leading business men organized the Bay-Adelaide Garage, Limited, and purchased approximately 9,000 square feet in the block west of Bay Street and south of Adelaide. There is a fifty-foot frontage on Adelaide. Plans have been approved for a six-storey cement and brick garage, designed on the ramp system for this area. The land is valued at \$212,700, while it is estimated that the building completed will cost \$407,500 in addition, making a total investment of \$620,200.

Bay-Adelaide Garage, Limited, have already executed a lease of the entire building to Toronto United Garage, Limited. This lease extends over a period of 21 years and calls

for an average rental of \$62,976 annually, plus municipal taxes and fire insurance. The yearly amount received from rental comes to considerably more than double the interest on the first mortgage bonds. The men behind the Toronto United Garage, Limited, have operated the Commonwealth Garage, opposite the King Edward Hotel, and are therefore familiar with down-town garage problems.

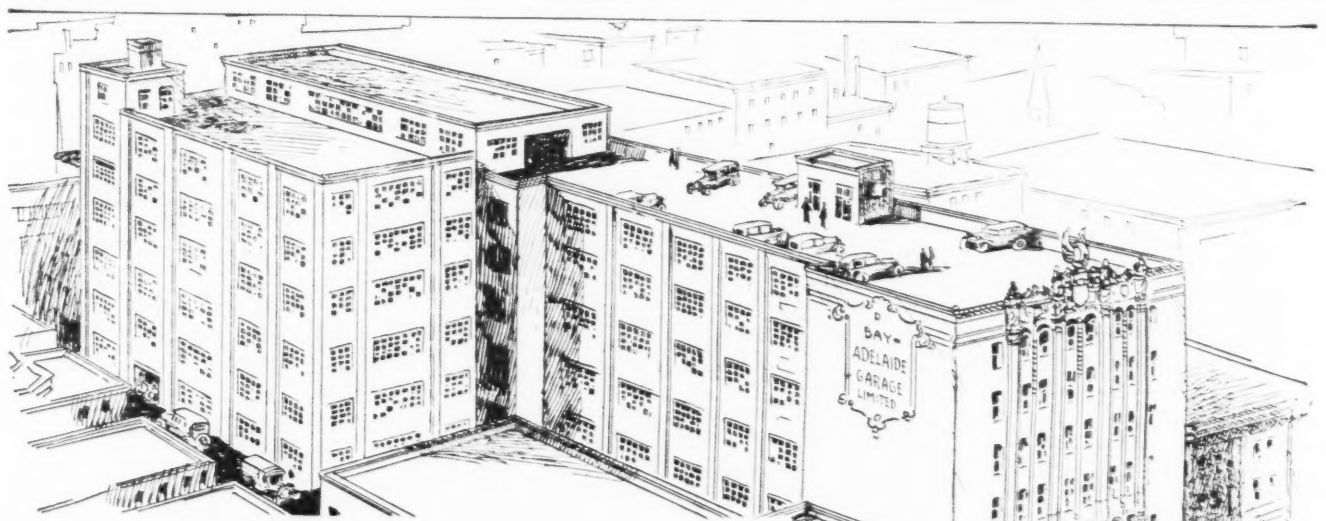
In announcing the issue the bond brokers draw attention to the necessity for additional parking space in down-town Toronto, and also to the convenient location of the new venture.

The price of the bonds is 98.50, which makes the yield about 6.65 per cent. They run for twenty years with the usual redemption and registration privileges. It was stated that the incorporators of Bay-Adelaide Garage, Limited, had purchased securities junior to these first mortgage bonds.

British Directors for Seagram's TWO new members have been added to the board of directors of Joseph E. Seagram & Sons, Limited, Messrs. Percy F. Chaplin, of London, England, and Georges Monet, of Cognac, France. Mr. Chaplin has also been elected president of the company.

Mr. Chaplin has been well and favorably known in the Scotch distillery business for many years, and besides being head of W. H. Chaplin & Co., Ltd., of London, is a director of the Stronach Distillery Company. Mr. Chaplin is also a large exporter of wines and has extensive interests in France and Australia.

Mr. Monet is the managing director of J. G. Monet & Company, of Cognac, France, and has been long identified with the manufacture and marketing of brandy.



## DOWN TOWN TORONTO NEEDS these new garage facilities

New, modern fire-proof building to accommodate 520 cars in the heart of the city's business district is now a necessity.

The parking problem in down-town Toronto is a matter of increasing concern for every motorist. The average motor car owner feels himself fortunate to secure car space of any kind within reasonable distance of his place of business. Car accommodation causes worry for practically all tourists.

Bay-Adelaide Garage, Limited, is the owner of contiguous parcels of land having 50 feet frontage on Adelaide Street just west of Bay and running south and east into the centre of the block. In all, the land area amounts to approximately 19,000 square feet.

On this area a modern, fire-proof garage of six storeys and basement is being erected. The garage is designed on the ramp plan with accommodation for 520 cars.

Bay-Adelaide Garage, Limited, has already leased this new garage to Toronto United Garage, Limited, for a period of 21 years at an average rental of \$62,976 per year, plus taxes and insurance.

The land owned by Bay-Adelaide Garage, has been valued at \$212,700. The cost to the company to complete the undertaking ready for the lessee will be \$407,500 in addition, making a total security of \$620,200 behind the bonds.

Bay-Adelaide Garage, Limited, was incorporated by 21 leading Toronto business men who have provided the necessary capital on securities ranking after these \$400,000 first mortgage bonds.

These first mortgage bonds represent about \$770 per car space. According to the best authorities this amount is quite conservative, since the average cost of car space in modern down-town garages in United States cities runs from \$1,100 to \$2,000.

The men behind the leasing company have had successful experience in down town garage work.

Adelaide Street, just west of Bay, is one of the best sites in down-town Toronto for a big modern garage. It is within a minute's walk of important business buildings and convenient to the departmental and highest class retail stores. It is the nearest large parking garage to the new C.P.R. hotel, and to leading theatres.

Write or telephone us for further particulars.

**STEWART, SCULLY CO. COOPER AND MACKENZIE**  
LIMITED  
Tenth Floor, Royal Bank Building 103 Mail & Empire Building  
TORONTO 2 TORONTO 2  
Telephone Elgin 8333 Telephone Elgin 3265

The statements contained in this advertisement are not guaranteed, but are based upon information which we believe to be reliable and on which we acted in purchasing these securities.

**TRUE STORIES ABOUT LIFE INSURANCE**  
BY A MUTUAL LIFE REPRESENTATIVE



### The Widow Who Kept Faith

"COULD your widow educate your children and support them on less than half your present income?" I asked. He was staggered. "I don't see how she possibly could," he answered.

His salary at that time was \$200 per month. I sold him a Mutual policy, insuring his widow \$100 per month and costing him \$315 per year.

He was only thirty-one when he died. That was twenty years ago. That policy was all he had to leave her. Every month, since then, the widow has drawn \$100 on his insurance policy. With the aid of this money she has housed, clothed and fed and educated that family for twenty years.

Let the nearest Mutual agent tell you about the monthly income policies of this Company.

## The MUTUAL LIFE of Canada

WATERLOO, ONTARIO

We offer

### Bay-Adelaide Garage, Limited

**\$400,000**  
**First Mortgage 6½% Bonds**

**DESCRIPTION OF BONDS.** \$400,000 first mortgage, twenty year, sinking fund, gold bond, bearing 6½% interest. Interest payable half yearly, April 15th and October 15th. Denominations of \$1,000, \$500 and \$100.

**PROPERTY AND BUILDINGS.** Bay-Adelaide Garage, Limited, is the owner of 50 feet frontage on Adelaide Street, about 100 feet west of Bay, with a depth running south of 145 feet, all a parcel 105 x 112 feet, contiguous, there is in the centre of the block, a modern, fire-proof, six storey and basement parking garage will be erected on this property, having inside accommodation for 520 cars.

**21 YEAR LEASE.** The building has been leased for 21 years to Toronto United Garage, Limited, at an average rental of \$62,976 per year, plus municipal taxes and fire insurance.

**SECURITY.** The security for these bonds is the land, buildings and rentals from the lease, and a floating charge on all assets and undertakings of the company.

**EARNINGS.** The average annual rental of \$62,976 will be practically all available for bond interest and sinking fund since all the property is under lease and operating expenses therefore are at a minimum. The rental amounts to considerably more than twice the annual interest of \$26,000 for this issue.

**SINKING FUND.** A sinking fund of \$9,800 per annum, plus interest on bonds redeemed, commencing April 15, 1928, will be sufficient to retire the whole issue at maturity.

**MONTHLY PAYMENTS.** The trust deed provides that monthly payments be made to the trustee, sufficient to meet, in advance the interest and sinking fund payments.

**TRUSTEE.** Chartered Trust and Executor Company, Toronto.

We offer these bonds for delivery, if, as and when issued and received by us, and subject to the approval of the company's solicitors and the underwriters' solicitors.

**AT 98.50 AND INTEREST  
YIELDING 6.65%**



### Merger of Canadian Packing Companies

(Continued from Page 17)

**DURING** the past fifteen years Canadian packing houses have had three important markets, namely, the domestic market and two export markets—Great Britain and the United States. Of the two export markets Great Britain is of much greater importance to the Canadian packer, and a short sketch of past experiences in that country is necessary to a proper understanding of the present situation there.

In Great Britain, Canadian packing products find their best export market. In 1913, the Canadian packing industry had secured for itself in Britain a reputation for bacon of a high quality and was doing business in substantial volume. With the war an entirely new situation arose. Great Britain was unable to secure fats from pre-war sources. It was necessary that the country receive fat in some class of its food imports. "American bacon" had a high fat content, a fact which had placed the product in considerable disfavor before the war. However, the British Food Ministry, which by that time had come into existence, turned to American bacon to supply the deficiency of fat from other sources. From that time American bacon was mixed indiscriminately with Canadian bacon, with the result that the Canadian product lost its identity and the good reputation which had been secured for it over a period of years.

At the close of the war the Government went out of the food business, but the organization of the Food

Ministry was retained in skeleton form. There then followed a series of remarkable happenings. Speculators shipped in from meat-exporting countries large quantities of pork to the European market where, from reports, it seemed evident that there was a great food shortage. These shipments were stored in large blocks in Great Britain. Prices had been pushed to such a high level in 1919 and 1920 that an agitation arose favoring a resumption of Government operation in the meat business. This was acceded to and the stocks of the speculators were taken over at peak prices. It was then found that the purchasing power of European countries was not great enough to buy at the then current high level of prices, and these soon took a drastic slump. Large supplies of bacon, for which the British consumer had developed a hearty dislike during the war, were again rationed out to the consumer, much to his disgust. At the latter end of this period Denmark, which had disposed of all its low grade hogs in war time, entered the British market with a particularly fine bacon product, which it sold marked as "Danish bacon" and in competition with the product from North America it secured a preferred place in the British market.

How did all this affect the Canadian trade in bacon? The Canadian product had, as it has been noted, lost its identity and most of its good name during the war when the British Food Ministry pooled all shipments from across the Atlantic and sold everything without distinction as bacon. Hence, the Canadian packer was forced to build anew the reputation for superior quality. To accomplish this, a new system of grading was instituted in Canada in 1921. Packers paid a premium for hogs which came up to a new standard known as the "Select bacon" type, which represented a quality superior to the former average hogs. This represented a considerable capital outlay by the Canadian packers to the end that they might strengthen the position of Canadian bacon in the British market. That they have succeeded in establishing Canadian bacon in the market as a product superior to that of the United States is evidenced by the following figures:

EXPORTS TO GREAT BRITAIN	
	Canada—United States
	Pounds of Bacon
1923	93,400,000 316,800,000
1924	133,400,000 205,300,000
1925	141,800,000 166,000,000
1926	96,700,000 133,100,000
	Pounds of Hams
1923	12,800,000 181,400,000
1924	16,200,000 165,200,000
1925	21,100,000 146,600,000
1926	18,200,000 112,000,000

The figures indicate that there has been a drastic slump in American exports to Britain since 1923, while the Canadian figures show a marked improvement. The decrease in 1926 was directly attributable to the abnormal conditions arising out of the prolonged coal strike and other abnormal causes in Great Britain and the United States.

Adverse conditions could not continue indefinitely, and an era of improvement, particularly during the past four months, has already set in. In the fresh meat trade the severe price liquidation following the post-war boom has terminated, and recent price trends have become more stable at the lower level, a "sine qua non" of profitable operation in this industry.

**THERE** are, in addition, several general factors having an important and favorable bearing on the industry's immediate future.

In the first place, the economic recovery of Europe has a very real re-

lation to the Canadian export market. In pre-war days the continental countries produced just about enough packing house products for their own consumption. With the return of pre-war industrial output and its concomitant pre-war purchasing power—the Continent will absorb more of its meat output and thus ease the pressure on the British market. A statement in the Royal Bank monthly letter for May, 1927, indicates the very substantial character of European recovery; "Northern and Western European countries now have a volume of external trade equivalent to that which existed in 1913, with the result that increased optimism as to the rapidity of economic recovery is becoming widespread. In Southern Europe, foreign trade has recovered to a point where its present volume is about 75 per cent. as large as that of 1913."

In the second place, last year abundance of corn and a scarcity of hogs in the United States, made relatively low feed prices which encouraged European farmers to import feed and produce pork to compete with us on the British market. With a return to normal conditions of production, the prices of hogs and feed will not be favorable to European production. The ability of the Canadian farmer (under normal conditions) to produce hogs suitable for high quality bacon at a price which will compare favorably with production costs in other countries is regarded by experts in the trade as an established fact.

In the third place, to experts in the packing trade, the United States' market has very real possibilities in the not too distant future. Chief among their reasons for this belief is the tendency for the United States to increase in population, especially in industrial centres; and hence to become a food-importing country.

And finally, in the domestic market the Canadian packing industry finds its position supreme and unassailable. In good times or bad the Canadian people must be fed, and any well-managed company operating in Canada with an established connection can secure business in volume, regardless of the vagaries of the export market. This is proven by the unbroken record of prosperity over a long period of years of well-managed Canadian companies. The importance of this home market for the Canadian packers becomes apparent upon consideration of the fact that in the four years 1922-1925 inclusive, the average annual consumption of meats in Canada represented 77.7 per cent. of the annual value of the total meat products of Canadian packing houses. Furthermore, as a meat consuming country Canada ranks very high in comparison with the United States and European countries.

The value of a domestic market for such a large consuming capacity is at once apparent.

That there is very real competition in the fresh and cured meat trade in Canada is well-known. An examination of the number of companies and plants operating in Canada to-day further bears this out. Only a few of these, however, are country-wide in the scope of their operations and still fewer are factors in the export market, and while the conditions have not prevented many of these companies operating continuously with profit the competition undoubtedly has been one of the many factors determining the degree of success of these companies' operations in recent years. The new merger affecting several of the larger companies, is expected to effect economies in management and operating and sales efforts. The accomplishment of this result would inevitably lead to benefits to this Canadian industry as a whole.

The past record of growth in Canadian agriculture and the prospects for its further tremendous development, broadly based upon the large tracts of undeveloped land still available in the Western Canadian provinces, lead to the expectation that this forward movement in Canadian agriculture will be accompanied, as in

the past, by a similar development in related industries, among which the packing industry occupies an all-important place.

### Packers' "War" Nears End

**"RECENT** developments in beef trade indicate a quick termination of price war in the Argentine or else elimination of its depressing effects," says a news dispatch from Chicago.

"If such a settlement should be delayed, it is believed that relief will be obtained, to a certain extent, by efforts soon to be made to increase

sales of American hogs in Europe. Arrangements are now being made by breeders' association and packers to stage a hog show in a European pivot city.

"An illustration of far-reaching effect of this price war is its demoralization of British beef market, change it has effected in trend of Canadian cattle marketing toward Pacific coast and increased cattle prices it has produced at Edmonton and other western markets above those at Toronto, formerly recognized as leader in this respect. A new stock yards company is now being formed in Sas's con."

### LOWER RAILWAY FARES FROM FRIDAY 'TILL MONDAY

Now is the time of the year to "go some place." Now is the time too, when you can do that "going" cheaper. Each Friday noon until Sunday midnight, low cost week-end excursion fares are in effect, good to return until Monday. Take advantage of them—go somewhere each week-end—you'll add a lot to your summer pleasures.

Full information, tickets and reservations from City Ticket Office, Canadian National Railways, King and Toronto Streets—Phone Elgin 6241.

## Dominion of Canada

Guaranteeing Unconditionally

## Canadian National Railway Co.

Thirty-Year 4½% Gold Bonds Due 1957

Principal and half-yearly interest (1st January and 1st July) payable in Montreal, Toronto, Ottawa, Winnipeg and Vancouver, or at the option of the holder, in New York, in United States Gold Coin. Coupon Bonds in the denomination of \$1,000 with the privilege of registration as to principal. These bonds are not callable prior to maturity.

Price: 98.50 and Accrued Interest, to yield about 4.60%

Circular on request.

### HANSON BROS.

Founded 1883

Investment Securities  
Montreal: 166 St. James St.  
Toronto: 330 Bay Street  
Ottawa: 63 Sparks Street

This issue having been all sold, this advertisement appears as a matter of record only

### NEW ISSUE

100,000 Shares

## Carling Breweries, Limited

(Incorporated under Dominion Companies Act)

Transfer Agents: The Royal Trust Company, Toronto.  
Registrars: The Trusts and Guarantee Company, Toronto.

### CAPITALIZATION:

Capital: No-par-value Common Stock	Authorized	Issued
No Bonds	200,000	160,000
No Preferred Stock		

Summary of information supplied by the President of The Carling Export Brewing and Maltng Company, Limited:

**HISTORY**—The Carling Breweries, Limited, was incorporated June 4th, 1927, for the purpose of acquiring as a going concern the plants, business, trade marks, goodwill, etc., of The Carling Export Brewing and Maltng Company, Limited, London, Ontario. The business was originally started in London, Ontario, in the year 1840. In 1882 a new plant was erected on the present site, its location being due to the fact that on the property is situated a flowing spring of exceptionally pure water. In 1923 the plant was thoroughly renovated and improved, and in 1926 its capacity was practically doubled.

**PROPERTIES**—The plant of the Company is modern and complete in every detail. It has a brewing capacity of 1,200 barrels per day and a bottling and shipping capacity of 16,000 to 18,000 cases per day with ample storage facilities. The plant is well served by rail connections.

**PRODUCTS**—The Company has an enviable reputation for the quality of its products with a well established trade throughout Canada. The Company's most popular brands are: Carling's Black Label Rice Lager, Carling's Amber Ale, Carling's Gold Medal Stock Ale, Carling's Porter, Carling's Canada Club Lager, Carling's Red Cap Ale.

**MANAGEMENT**—A three-year contract has been entered into with the executive officers who have efficiently managed the business for the past four years to remain with the new Company.

**PRODUCTION COSTS**—Messrs. Price, Waterhouse & Company under date of June 9th, 1927, present the following certificate:—

In connection with our examination of the books of The Carling Export Brewing and Maltng Company, Limited, at London, Ontario, we investigated the manufacturing costs during the past year and seven months. As a result of our investigation we are satisfied that the manufacturing costs were less than \$1.75 a case for malt beer and \$2.00 a case for rice beer. These include manufacturing costs only, and are exclusive of selling, general and administrative expenses.

(Sgd.) PRICE, WATERHOUSE & COMPANY.

**EARNINGS**—It is the opinion of the management that the volume of business over the ensuing twelve months should be at least 1,500,000 cases, in which event on the basis of production costs shown by Price, Waterhouse & Company, the net profits to the Company should be in excess of \$750,000.

It is the intention of the Directors to inaugurate dividends at the rate of \$2.00 per annum, payable 50 cents per share quarterly. The first dividend is payable October 1st, 1927.

**FINANCES**—The assets taken over by the Company on June 11th, 1927, were as follows:

CASH IN BANK	\$ 100,000.00
STOCK ON HAND, as certified by management:	
Beer	\$166,180.30
Material and supplies	75,247.83
Containers, Barrels and Bottles	158,986.24
	400,414.37
PREPAID INSURANCE PREMIUMS	3,372.00
REAL ESTATE, BUILDINGS, PLANT AND EQUIPMENT, at appraised value reported by Sterling Appraisal Company, Limited, under date of June 7, 1927.	
Replacement Value	\$1,527,972.51
Present Value	1,305,341.99
	\$1,809,028.36

We have examined the agreements in connection with the purchase of the business of The Carling Export Brewing and Maltng Company, Limited, and certify that the above is a correct statement of the assets acquired by Carling Breweries, Limited, as at June 11, 1927. Under agreements all liabilities of the business as at that date will be discharged by the vendor company, and Carling Breweries, Limited, commences business on June 11th, 1927, with no liabilities.

June 13, 1927.

PRICE, WATERHOUSE & COMPANY,  
Chartered Accountants.

It is the intention of the Company to make application to list the shares on the Unlisted Department of the Toronto Stock Exchange and on the Montreal Curb Market.

All legal matters in connection with this issue are being approved by Messrs. Osler, Hoskin & Harcourt.

We offer the above shares if, as and when issued and accepted by us.

PRICE: \$27.00 per share

## Doherty-Easson Company, Limited

Commonwealth Building, 21 King Street East

TORONTO 2

The statements contained in this advertisement are not guaranteed, but are based upon information which we believe to be reliable and on which we acted in purchasing these securities.

### OTTAWA LIGHT, HEAT & POWER COMPANY, LIMITED

Notice is hereby given that the usual dividends have been declared for quarter ending June 30th, 1927, payable to Shareholders of record June 15th, as follows:—  
**PREFERRED STOCK:** 1½%, (being at the rate of 6½% per annum), payable July 1st, 1927.  
**COMMON STOCK:** 1½%, (being at the rate of 6% per annum), payable June 30th, 1927.  
The transfer books will not be closed.  
By Order,  
F. W. PIER,  
Secy.-Treas.

Ottawa, June 7th, 1927.

### National Grocers Company Limited

Notice is hereby given that a dividend of two per cent., being at the rate of 12½% per cent. per annum, upon the First Preference Stock of this Company has been declared payable July 1st, 1927, for the quarter ending June 30th, 1927, to Shareholders of record at the close of business June 15th, 1927, and that the transfer books of the Company be closed as to the transfer of First Preference Shares on the 15th day of June, 1927, to the 30th day of June, 1927, both days inclusive.  
By order of the Board of Directors,  
A. C. PYKE,  
Secretary-Treasurer.

Ottawa, June 7th, 1927.

### DOMINION TEXTILE COMPANY LIMITED

Notice of Dividend  
A Dividend of One Dollar and Twenty-Five Cents (\$1.25) per share on the Common Stock of the DOMINION TEXTILE COMPANY, Limited, has been declared for the quarter ending June 30th, 1927, payable 2nd July, to Shareholders of record June 15th.  
By order of the Board,  
JAS. H. WEBB,  
Secretary-Treasurer  
Montreal, May 30th, 1927.

### The Bell Telephone Company of Canada

NOTICE OF DIVIDEND  
A dividend of two per cent. (2%) has been declared payable on the 15th July, 1927, to shareholders of record at the close of business on the 23rd June, 1927.  
W. H. BLACK,  
Secretary-Treasurer  
Montreal, 25th May, 1927.

### ASSOCIATED ALL-CANADIAN INSURANCE COMPANIES

## The Toronto Casualty Fire & Marine Insurance Company

HEAD OFFICE: TORONTO

President: G. LARRATT SMITH General Manager: A. E. DAWSON.

## Merchants' and Employers' Guarantee and Accident Company

HEAD OFFICE, MONTREAL

President: J. H. FORTIER, Managing Director: A. E. DAWSON.  
General Manager: J. H. PIGEON.

## Canadian General Insurance Company

HEAD OFFICE: TORONTO

President: W. W. EVANS, General Manager: A. E. DAWSON.



MR. C. H. BURGESS  
Head of the well known investment banking house of C. H. Burgess & Co., Toronto, who has been added to the Board of the Sterling Trusts Corporation.



**You will thoroughly enjoy these Egyptians**

**BEAU ROYAL**

**EGYPTIAN CIGARETTES**



**IMPORTED from LONDON**

Made by  
Alexander Boguslavsky Ltd.,  
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Established 1899 Telephone Elgin 5305-8

**J. P. LANGLEY & CO.**

C. P. ROBERTS, C.A.  
Chartered Accountants

G. S. HOLMSTED  
Trustee in Bankruptcy Proceedings  
Offices: McKinnon Bldg. TORONTO

**7% UNITED BONDS**

**Annual Sinking Fund**

Invariably, United Bonds are issued to mature serially.

The sinking fund, derived from the earnings of the property, is used to retire the semi-annual payments of interest and annual payments on principal.

To you, the investor, this means two things:

(1) That there is no reinvestment of sinking fund required for a period of 15 or 20 years, with the attendant possibility of risk.

(2) That the indebtedness against the property being lessened each year, the proportion of security which remains behind the longer term bonds grows gradually greater during the entire lifetime of the issue.

Write us for details of issues we are offering now.

**UNITED BOND CO., LTD.**

Howard C. Wade, President.  
Wm. Brown, Vice-President and Managing Director.

WINDSOR:  
Imperial Bank Bldg.  
TORONTO: 297 Bay St.

**Insurance for Your Insurance**

At your death, your family will need money and also the ability to manage it. We advocate life insurance as an excellent way to supply the money and a life insurance trust to insure its proper management.

Write or telephone for a copy of our new booklet on Life Insurance Trusts or better still come in and consult our Trust Officer.

**Union Trust Company**

TORONTO

**Learning to Fly**  
(Continued from Page 17)

The medical examinations are strict, and one must not only have good health and a good family and personal history, and freedom from any disease or disability which might render him liable suddenly to become incompetent in the management of aircraft, but his eyes, his ears, his nose, and his throat must come up to standard.

The technical examination, in addition to the practical tests indicated, will be upon the following subjects:

(a) Theoretical knowledge of the resistance of the air as concerns its effects on wings and tail planes, rudders, elevators, and propellers; functions of the different parts of the machine and of their controls.

(b) Assembling of flying machines and their different parts.

(c) Practical tests on rigging.

(d) General knowledge of internal combustion engines, including functions of the various parts, a general knowledge of the construction, assembling, adjustment, and characteristics of aero-engines.

(e) Causes of the faulty running of engines and of breakdown.

(f) Practical tests in running repairs.

(g) Knowledge of rules as to lights and signals, rules of the air, and rules for air traffic on and in the vicinity of aerodromes and seaplane stations.

(h) Practical knowledge of the special conditions of air traffic and of international air legislation.

(i) Map reading, orientation, location of position, elementary meteorology.

There are at present three schools of aviation in Canada: J. V. Elliot Air Service, Box 195, Hamilton, Ontario; Canadian Air Services Co., Peterborough, Ontario; and Canadian School of Aviation, 331 Bay Street, Toronto, Ontario.

I do not know the personnel of the Canadian School of Aviation. The school at Peterborough is conducted by Mr. Harold P. Ayres, a commercial pilot of some experience. The activities of the school have so far been

confined to shop work and correspondence courses. Mr. Ayres, however, has lately applied for the registration of two Curtiss aircraft, which he proposes to import from the United States for his school work.

The school at Hamilton, operated by Mr. J. V. Elliot, is the only one which has so far turned out any commercial air pilots. Mr. Elliot has six Curtiss J.N. type aeroplanes and a licensed air harbor, situated some four miles from the centre of Hamilton city, on the south side of Burlington Bay. The course given by Mr. Elliot consists of ground instruction and flying, and at the completion of the course, his pilots are allowed to try for their commercial air pilots' certificates.

Every applicant, when he receives a certificate, by that fact becomes a member of the Canadian Air Force and liable to military training and duty. Applications have to be made to the Air Board, Ottawa, Ontario, on forms prescribed. The Controller of Civil Aviation is Flight-Lieutenant A. F. Cowley.

Last year 493,139 head of cattle and 392,329 hogs were marketed through the Winnipeg Public Stock Yards, and realized \$32,047,000. Though the number of animals marketed was less than the 1925 record, the monetary return was \$1,000,000 greater owing to the better prices that prevailed. Ontario feeders took 45,590 and 41,000 went to the United States feed lots, and 17,365 went to Manitoba farms. Sheep and lambs to the number of 55,850 were marketed, compared with 36,600 in 1925.

Plans for the active development of the blueberry industry of Nova Scotia were considered at a meeting of berry buyers in Pubnico, and it was decided to petition Hon. J. A. Walker, Minister of Natural Resources and Development, to supervise the burning over of blueberry pastures so as to ensure a new and healthy growth of blueberry bushes.

Mennonites have bought 2,500 acres of land in the Vulcan district, paying \$125,000 to the vendors, Messrs. M. & R. Lyman. The Mennonites have acquired 12 sections this spring in Southern Alberta.

**C. N. R. \$65,000,000 Bond Issue Sold**

THE whole amount of the new Canadian National Railway bond issue, consisting of \$65,000,000 thirty-year 4½ per cent. gold bonds carrying the unconditional guarantee of the Government of the Dominion of Canada as to both principal and interest, has now been sold. It is learned. About sixty per cent. of the total was disposed of in the United States, it is understood, and the balance in Canada. The bonds were offered to the public at a price of 98½ and interest to yield about 4.60 per cent. The issue was handled in Canada by a syndicate composed of the Bank of Montreal, the Royal Bank of Canada, the Canadian Bank of Commerce, R. A. Daly and Company, Hanson Bros., McLeod, Young, Weir and Company, Limited, the Bank of Nova Scotia, Matthews and Company, Limited, Greenshields and Company, La Banque Canadienne Nationale, the Royal Securities Corporation, Limited, the Imperial Bank of Canada, and the Dominion Bank, and in the United States by a syndicate headed by Blair and Company, Inc., and the Equitable Trust Company of New York.

**Maple Leaf Milling Shows Larger Earnings**

MAPLE Leaf Milling Company, Limited, earned \$5.71 per share on its common stock in the fiscal year ended March 31, 1927, which figure compares with \$4.18 in 1925-26, \$7.51 in 1924-25, \$2.56 in 1923-24, \$1.23 in 1922-23, \$2.93 in 1921-22 and \$20.29 in 1920-21. The annual statement shows net profits from all sources during the fiscal year just closed at \$469,345, which compares with \$432,757 for the fiscal year. Bond interest required \$121,301 and preferred dividends \$205,100. The balance carried forward in profit and loss account at the end of the year was \$2,076,461 as compared with \$1,933,517 at the end of the previous year.

Current assets are shown at \$8,954,517, including cash \$123,363; accounts payable, \$1,896,861; inventories, \$3,958,123, and investments, \$2,976,169. Current assets from the previous annual report amounted to \$9,089,864, including cash, \$259,617; accounts receivable, \$2,236,790; inventories, \$3,722,928, and investments \$2,870,527.

Current liabilities in the current report stand at \$5,117,503, consisting of bankers' advances, \$3,496,884, and accounts payable, \$1,620,619. Current liabilities in the 1926 report were \$5,114,066 including bankers' advances, \$2,656,756, and accounts payable, \$2,457,310.

The company's depreciation reserve stands at \$1,674,679, as against \$1,608,699, at the close of the preceding year. Contingent account to cover unfilled contract amounts to \$81,280 which compares with \$334,759 in the preceding report. Provision is made for bad and doubtful accounts to the extent of \$83,428, while the corresponding item for the previous year was \$116,272. Real estate, buildings, plant and equipment are carried in the balance sheet at \$6,834,502, and good will and trade-marks at \$236,043.

Nevada is a great State. A husband can get a divorce at Reno and then run over to Weepah and get enough gold to pay the alimony. — The Thomas Pickering Service.

**What's Wrong With Shorthand?**


Secretaries Say:—

"Those awful waits while he chats over the phone."  
"Hours wasted while he's in conference."  
"No one else can read my notes."  
"I'm nothing but a bell-hop."  
"These endless notes make me dizzy."  
"I'm sure he said that, but . . ."  
"Yes, I do mind staying late."  
"Cold notes are maddening."  
"No time for real secretarial work."

That's enough! I'll show him this trial offer right away.

**C. F. B. TIPPET**

President, The Howell Warehouses Company, Limited, Toronto, uses the Dictaphone because it is always at his elbow. It also avoids unnecessary loss of time due to interruptions and realizes other economies impossible with shorthand.



**What's Wrong With Shorthand?**

Executives Say:—

"I'm forced to cut dictation short."  
"If she could only take it as fast as I think."  
"She can't help me with other things."  
"If I could only dictate while it's fresh in my mind."  
"Pshaw! she's gone. I'll have to wait till tomorrow."  
"I had all this clear in my mind last night."

That's enough! I'll send in the coupon below on general principles.

**"I clean up my dictation as I read my mail—**

**Then and there I decide what to say and say it—to my Dictaphone. Result is better letters."**

That's part of the experience of C. F. B. Tippet. Read his other comments. Then resolve to accept coupon offer and try The Dictaphone yourself.

"I have three good reasons for using The Dictaphone myself and for recommending it to others: It enables me to dictate replies immediately after reading letters I receive, while all particulars are fresh in mind. It minimizes the loss of time which frequent interruptions involve. And it decreases correspondence costs by eliminating certain faults and practices inherent in the outworn shorthand system."

These words, coming from C. F. B. Tippet, President of The Howell Warehouses Company, Limited, of Toronto, command respect. They recite facts attested by scores of other Canadian business men. Mr. Tippet continues:

"It's a wasteful habit to read mail and lay it aside for later dictation, or to keep a stenographer waiting while you read it or are interrupted."

"Her time is wasted during dicta-

tion also—unless you use The Dictaphone—for with The Dictaphone she can be busy on other necessary work regardless of what you do.

"I answer letters as they come in without any set hours for dictation. If somebody breaks in by 'phone or in person while I'm dictating I can listen back when he finishes, pick up instantly my train of thought and proceed where I left off much more quickly than with shorthand."

"The net results of using The Dictaphone are lower correspondence costs, an increase in my own output and greater convenience all around."

Gertrude Egan, Mr. Tippet's secretary, declares:

"The Dictaphone opened a mighty bright road for me. It enabled me to work up to the position of Secretary to the President and I can't say enough in its favor. People who ask, 'Isn't it hard on your nerves?' and other similar questions simply have silly ideas without the least basis in truth."

Mail With Your Letterhead

TO Dictaphone Sales Corp. Ltd., 33 Melinda Street, Toronto

T. R. CRAWSTON, General Manager

☐ I want to read what leading executives or secretaries say about increasing their ability with The Dictaphone. Mail me FREE copy of your booklet, "What's Wrong with Shorthand?"

☐ I am a Secretary ☐ Executive

☐ Please notify your nearest office to let me try a New Model 10 without obligation.

World-Wide organization—U.S.A., London, Paris, Brussels, Sydney, Shanghai, etc.

**DICTATE TO**

**THE DICTAPHONE**

and double your ability to get things done

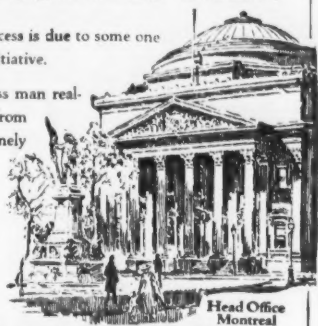


## HELPING BUSINESS MEN

ALMOST every business success is due to some one individual's ability and initiative.

Yet every successful business man realizes, too, the value of help from his bank in the way of timely credit and dependable business counsel.

The Bank of Montreal is constantly playing a vital part in the story of many a business success.



**BANK OF MONTREAL**

Established 1817

Total Assets in excess of \$780,000,000

## F. J. Crawford & Co.

MEMBERS STANDARD STOCK & MINING EXCHANGE

Mining Stock Specialists

10 Jordan Street

Adelaide 6705

Toronto

We take pleasure in announcing that on May 26, 1927

Mr. Daniel McKinnon

became associated with this firm as a general partner.

## A. L. HUDSON & Co.

STOCKS, BONDS, GRAIN, COTTON  
CANADIAN INDUSTRIAL AND MINING SHARES

Members:

New York Stock Exchange  
New York Produce Exchange (Ass'te)  
New York Curb Market (Ass'te)  
Chicago Board of Trade  
Winnipeg Grain Exchange  
Toronto Standard Stock & Mining Exchange

Standard Bank Building  
15 King St. West  
Toronto



## A Motor Oil That Has Proven Its Merit

Marvelube—in the one year it has been in use in Canadian motor cars—has established an enviable record of successful achievement in motor lubrication.

In every part of Canada under every conceivable handicap Marvelube has been subjected to the most exacting of tests—and everywhere emerged triumphant.

The result has been that the number of Marvelube Motor Oil users has grown in a manner never before recorded by a new oil product. To-day more than 200,000 motorists use Marvelube. They have been convinced—by results—and are now busy convincing their friends who have yet to try Marvelube.

You can get better engine performance and at the same time save money on repairs and depreciation—by using Marvelube. Stop at the nearest Marvelube sign and try a Crank Case filling.

IMPERIAL OIL LIMITED

# Marvelube

MOTOR OIL

## Toronto Hydro-Electric System Makes Fine Showing

IN THE sixteenth Annual Report of the Toronto Hydro-Electric System a complete picture is given, not only of the operations during the year, but of the progress made from the beginning of the enterprise and the exact situation as to assets and liabilities. The gross income, including Appliance sales, was \$9,670,435. The operating costs amounted to \$7,130,993, leaving a surplus net income on operating account of \$2,539,441. As interest, Depreciation, Taxes, Sinking Fund and Debenture retirements amounted to \$2,462,033 this left only a net income of \$11,408 carried to reserve for stabilization of rates. In the previous year the revenue had been sufficient to meet all obligations of the System with a surplus of \$81,383. In 1926 there was, therefore, an even narrower margin, and there could not be better proof of how nicely adjusted rates are to providing just what funds are necessary for the expenses of the System. The margin is somewhat too narrow and the Commissioners have under discussion with the Hydro Electric Power Commission of Ontario an adjustment of rates.

The net funded debt at the end of 1926 less sinking funds in the City Treasurer's hands, amounted to \$19,823,095, all of which, says the report of the Commissioners, "will be promptly paid at maturity by the annual retirements of the serial debentures and by the operation of the Sinking Fund applicable to the long term debentures."

"Care has been taken to insure that not a dollar has been charged to Capital Account that should have been charged to revenue," goes on the report. "The current liabilities and amounts due to the City Treasurer but not yet payable amounted to \$1,503,103.66. Reserves as shown on the balance sheet amounted to \$14,961,308.21. These reserves include an item of Sinking Fund equity in the Provincial Niagara System amounting to \$3,387,357.74, which has been put aside by the Provincial Commission out of the amounts paid by the Toronto Hydro-Electric System from year to year in the purchase of power. The Provincial Commission has advised us each year of the amount to be included in respect of the Sinking Fund equity, and in order that the Balance Sheet may show a true picture of the investment for which the City of Toronto through the Toronto Hydro-Electric System is responsible, the Commissioners have felt it desirable to include in the Balance Sheet the share of the capital investment of the Hydro-Electric Power Commission of Ontario in respect to the Toronto Hydro-Electric System. This amounts to \$44,777,246.97, the total fixed and current assets of the Toronto Electric Commissioners amounted to \$32,900,148.84 making a total investment in respect of the electric supply to the city of Toronto and the adjoining Municipalities served by the System of \$77,627,395.81."

"Had the enterprise been conducted as a commercial corporation with share capital, instead of being charged with debenture capital, subject to redemption, the net earnings for the year 1926 would have been shown at the amount of \$1,927,578.15, that being the sum of interest and sinking fund appropriations and the net income carried to the reserve for the stabilization of rates; or the equivalent to a dividend at the rate of approximately 8.33 per cent. upon the average amount of cash capital received from the sale of debenture and invested in the System."

In 1912 the Toronto Hydro-Electric System had total assets of \$4,369,158, total liabilities of \$4,283,994, reserves and surplus of \$85,165 and an annual revenue of \$726,764. The total assets in 1926 were \$36,287,507, the total liabilities were \$21,326,198, reserves and surplus had increased to \$14,961,308 and the annual revenue stood at \$9,670,435. This shows not only a mere growth and extension of facilities, but also a growth in net financial strength, which is greater in proportion.

The electrical energy purchased from the Hydro-Electric Power Commission of Ontario during the year cost \$4,503,530 or 46.6 per cent. of the gross income, against \$4,088,698 for the preceding year, or 46.3 per cent. of the gross income. The year started with a governing rate of \$24 per H.P., but was changed to \$26.10 per H.P., which was the final rate for the year 1925. In 1912 there were 13,858 meters in use, and at the end of 1926 150,584. The number of kilowatt hours sold in 1912 amounted to 35,176,548, and in 1926 550,270,972. This caused an increase in the connected load of the System from 46,296 H.P. in 1912 to 640,137 H.P. in 1926. The Board of Commissioners for the year were Mr. P. W. Ellis, Chairman, Thomas Foster, Mayor of Toronto, and Mr. George Wright, Commissioner.

The annual statement is clear-cut and informative, and it indicates that a very fine quality of business management has been given to the affairs of the Toronto Hydro-Electric System.

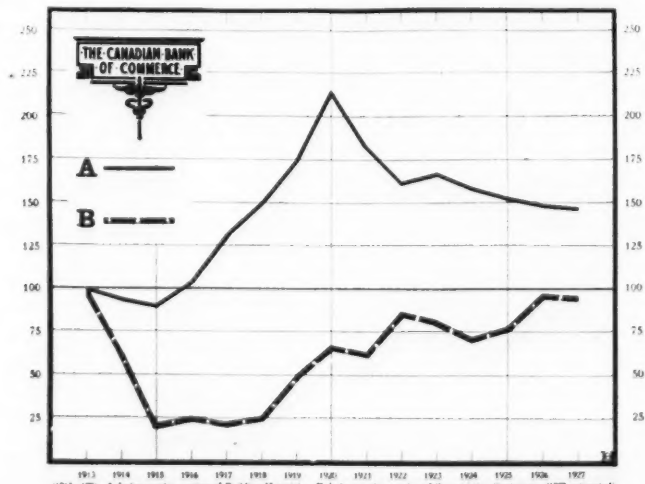
## Manitoba Sale of Shares Act Ultra Vires

THE Manitoba Court of Appeal in a pro forma judgment has declared ultra vires the Manitoba Sale of Shares Act and the Municipal and Public Utilities board, insofar as these enactments purport in any way to control the sale of shares in the province of a company incorporated under a Dominion charter. Their lordships followed a decision of the Supreme Court of Canada in the standing case of the Rhenish Farmers' Elevator Company and Lukie, which in effect decided that when there was a conflict of authority between Provincial and Dominion legislation, the latter would prevail. This judgment will be appealed to the Imperial Privy Council, so that the matter may be authoritatively settled. It was the original decision of the foregoing case, which has since made it possible for promoters to get around Provincial protective measures by simply securing a Dominion Government incorporation. They may then do pretty much as they please.

## Mount Vernon Oil and Stockmen's Merge

A MERGER between the Mount Vernon Oil Company, Limited, and Stockmen's Oil, Limited, has been arranged. The acreages held by the two companies adjoin each other in the north end of Turner Valley field in Alberta. By the terms of the deal, Mount Vernon interests get a representation on the board, and the Stockmen's stock has been withdrawn from the market. The merged companies now own jointly the Stockmen's well, which has been drilled to a depth of 4,060 feet.

IMPARTIAL AND JUDICIOUS  
Financial Editor, Saturday Night.—  
I admire the Gold and Dross Department of your paper as being impartial and judicious.—G. T. R., Montreal, Que.



In 1926 construction of all classes exceeded in value of production every other industry except agriculture; it afforded employment for a great number of men, both skilled and unskilled; it provided for extensive use of mechanical equipment and it created a wide market for materials. The two forms of statistics used to measure activity in this industry are those showing awards for contracts and official permits for buildings. The figures for contracts are gathered by MacLean Building Reports, Ltd., and comprise practically all awards in centres of any importance, but they do not cover building about to be undertaken by farmers. Building permits do not include the figures for building in country districts or engineering projects. An additional index is the value of proposed construction but, as experience shows that not more than 70 per cent. of this materializes, the usefulness of the index is limited. The above chart is offered as showing, as far as is ascertainable, the trend of building costs and of the value of construction since 1913. A new post-war record for construction was established in 1926 but, though general activity in all sections was noticeable, a number of very large awards, especially for pulp and paper mills, formed an abnormal share of the total value of the contracts. A substantial part of this class of work was carried over to 1927 and some of it is still in progress, but this year the contracts awarded have been more numerous and they have been distributed over a wider area, so that a heavy programme during the coming summer is ensured. Owing to the approaching completion of the paper industry's programme, industrial building is not of the same volume as in 1926, but more residential and office buildings are being erected and more work of an engineering class is also being undertaken. The work in contemplation is reported to be fully 40 per cent. in excess of that planned at this time last year.

## Protecting Your Life Insurance Proceeds by "The Life Insurance Trust"

IT is a splendid duty to provide your dependants with funds through Life Insurance, but it is also a further act of thoughtful kindness to ensure that those funds shall be carefully administered.

When, through The Life Insurance Trust, you appoint this Corporation to administer your Insurance proceeds—you make provision for the proper investment of the capital—you direct how the income shall be applied to meet the ordinary needs of the family, and how the principal may be drawn upon to meet contingencies.

A confidential talk with one of the Officers of this Corporation will show you how The Life Insurance Trust may prove the most effective means of meeting the needs of those whom you wish to benefit.

Write for Free Booklet "The Life Insurance Trust"

**The TORONTO GENERAL TRUSTS CORPORATION**

"Canada's Oldest Trust Company"—Established 1882

Toronto Montreal Ottawa Winnipeg Saskatoon Vancouver 23



## Gatineau Power Company

5% First Mortgage Gold Bonds

Due June 1, 1926

Principal and semi-annual interest (June 1 and December 1) payable in United States gold coin in New York and Boston, and in Canadian gold coin in Montreal and Toronto. Coupon bonds in denominations of \$500 and \$1,000, registrable as to principal.

The Gatineau Power Company controls water power sites with an aggregate potential capacity in excess of 700,000 h.p. Contracts for the sale of power have been executed with the Hydro-Electric Power Commission of Ontario. The Canadian International Paper Company and the Canada Cement Company. Estimated net earnings, upon the completion of the Company's four power plants, will be almost three times annual interest requirements on the above issue of bonds, the earnings from the Ontario Hydro-Electric Power Commission contract alone being over 1.8 times these interest charges. Circular upon request.

Price at market to yield about 5.15%

## The National City Company

Head Office—St. James and St. Peter Streets—Montreal  
10 King Street East 204 Blackburn Building 71 St. Peter Street  
TORONTO OTTAWA QUEBEC

## Unceasing Attention—

to the study of how best to make our large resources and complete world-wide organization serve each of our clients individually.

## Characterizes this Bank's Service

This Bank Solicits Business Accounts.

**THE BANK OF NOVA SCOTIA**

Established 1832

Capital, \$10,000,000 Reserve, \$19,500,000  
Total Assets, \$245,000,000



## Investment Experts

Advise the purchase of safe Bonds as the foundation of one's investment structure.

"CANADA PERMANENT" Bonds, in addition to being an absolutely safe security, are issued as required by investors, for periods and in sums to meet the needs of each individual. Investments in these Bonds considerably exceed \$25,000,000.00.

They are at present being issued bearing interest at

## FIVE PER CENT.

per annum, payable half-yearly. Compared with the yield obtainable on other high-grade securities and having in mind the trend towards lower yields, this is an attractive rate of interest.

Please call or write for folder giving full particulars of the Bonds of Canada's premier mortgage corporation.

**CANADA PERMANENT Mortgage Corporation**

14-18 TORONTO STREET, TORONTO, 2.

ESTABLISHED 12 YEARS BEFORE CONFEDERATION





# SATURDAY NIGHT

## WOMEN'S SECTION



TORONTO, CANADA, JUNE 18, 1927

### "Agnes's" Summer Holiday

Agnes Pines for the Langerhans, But Has to be Content with the Coast of Maine.

By Beatrice Sullivan

AGNES tenderly wiped a suspicion of marmalade off Toto's left ear and absently poured the last remaining drop of cream into the likewise last remaining drop of coffee.

"Agnes" is Mama—we call her that to make her feel more at home.

Agnes' breakfast tray could be arrested for stopping traffic or inciting to rebellion; sanguinary samples of every "outlaw" in china and pottery—in violent colors—crawled her vitamins and proteins.



FAR FROM THE MADDING CROWD'S IGNORABLE STRIFE  
A view of the beautiful Royal Canadian Island Yacht Club from the south. The Club and its lovely surroundings of lake and bay, of trees and flowers, and silently moving white winged yachts, of peaceful lagoons, and crooning waters, is one of the most desirable summer refuges from the din and noise and heat of the city across the Bay. To lunch or dine here, or to take tea on the spacious verandahs, or to dance after dinner, is a delightful experience.

Agnes, in bed, peered out from an igloo of pillows amid a blizzard of hectic red, yellow, and blue, summer circulars and folders, railway guides and hotel stationery—in the middle of the welter Toto, her Pekinese, like a licorice lozenge, exhaled and inhaled rhythmically.

I shivered. I'm Patricia, her daughter. I know the symptoms—Agnes had "Hotelitis." For the next month I would be tossed, a chattering, shattered wreck, from the Atlantic to the Pacific Coast. Sometimes I would be allowed to bask with all the evidences of future security on the Coast of Maine; then, breathless, I would be torn from the passionate and reluctant clam and dumped on a Fruit Ranch in B. C., or lean and lonely I would be herded into Muskoka, or dropped in the geological intricacies of the Georgian Bay; finally, my ragged remains would be allowed to crawl homeward.

"Shant go away at all this summer, Patricia; so many people will be out of town it will be quite cool!"—and then—next day—or next day—my parent would start playing Badminton with me again.

"Don't disturb me, Patricia"—Agnes flapped a long orange circular at me.

"No! I'm not going to. I'm just going to remark that you can cross out the Coronado Hotel this year."

"Why on earth! Patricia? I just adored their fish cakes?"

"Well, you know you said Mrs. Highbrow, the proprietor's wife, 'was so warm you wondered why they didn't have an awning over her'—and it got back—that's all."

"Oh dear!" Agnes remarked pettishly, "why will some people take everything au gratin?"

"Not being a cauliflower, I don't know. I suppose you mean, why does anyone pay any attention to anything you say, Agnes—but except for the 'Coronado' there is still an area of about 5 thousand miles for you to toy with. How about the Rockies?"

"Patricia, no! my landscape has to be manicured. I feel puerile with a mountain."

"How about the Sea?"

"Takes out my permanent wave."

"Well, old dear, after all there is only wet and dry scenery you know. Some of these big Hotels in Muskoka or Maine are delightful, and besides, Agnes, you always make so many friends, it doesn't matter where you go—Pike's Peak or Popocatepetl you'd be playing Cat's Cradle with an aborigine in ten minutes."

"Friends!" Agnes rolled tragic eyes at me—"I've got about two real friends—and Toto's both of them—'friends' indeed, a lot of riff-raff coming in at the tradesmen's entrance so to speak. I don't like the way Hotel proprietors treat nature in the summer, Patricia—they like to tame the scenery Co-Boss, Co-Boss, like to make it eat out of their hand, and break its spirit; they just hate nature in the winter; in the summer they fairly coo over it, and make shocking advances to every river and hill on the map; the whole round world and all that dwells therein is made to do obeisance to the summer visitor, and every adjective in the English language"—Agnes waved a helpless hand toward a heap of inflated folders—"should receive a heavy old age pension for heroic service. Patricia, I think it will have to be an Island." Mama sat up hurriedly and threw Toto carelessly off the bed—"I quite forgot, I love being on an Island, it's so romantic."

"Well, Muskoka is just congealed Islands."

"Not that type, at all, not those rude little spots where if you yawn or stretch you knock one of them over—I mean a long, low and slumberous one, with a deep hem of Beach all round it, and groups of tall brooding trees, not those busy trees with branches growing on their legs all the way up, and at the edge of the water a shallow—you know, it's a consumptive looking boat—very pale and narrow, or is it a collop? No, that's meat or fish, isn't it, Patricia? No, it is a shallow—but is that what's related to an onion, Patricia? Well, anyway, that's where I'd like to go—I can see it all—The 'Isles' of something; it's a real place, you know. 'The Isles' of something it's called."

Mama fixed the corner of the window curtain, held with a safety pin instead of a ring, with intense concentration.

"The Isles of Greece," I suggested amiably.

"They don't use those now," Mama rebuked—"I simply must remember, I know it suggested tiredness—I've got it, Patricia, Languor, the Isles of Langerhans."

"Patricia, you can't lose Islands—you know, they are too adhesive. I expect letters any minute that will elucidate matters."

"Well it's about time someone found them; we've been in the 'Button, Button, who's got the Button?' attitude for three weeks, Agnes, and really you are beginning to look anxious. The C. P. R. man rang up when you were out about some place near Mexico, and a man from the Star newspaper wants to interview you, and someone from the Ontario Museum thinks you might unconsciously be alluding to an Island lost for a thousand years in Darien, Manchuria. You see we've talked to every boat and railroad official in Toronto, and to all our friends. These things get about. At Mrs. Freeman's tea yesterday, just as I was coming in, Ann Lovering was saying in a loud voice 'and where are the Langerhans?'"

"I hate to give them up, Patricia!" Agnes sounded pathetic. "Just give me one more week. I think I'll go and lie down for a little."

Things approached a climax during Agnes' ticket of leave week. She became a puckered little ball of anxiety and apprehension. She went to bed bounded on the North, South, East and West, by Maps and the latest geographies. She ate very little, and tea pots and gravy boats were nothing more than props for newspapers and railway guides. Agnes began to look thin—she didn't sleep well; she positively jumped if you asked her anything suddenly—she was vague and lacked interest in anything but the post, the telephone, and telegrams. "Have they found them?" "Have you heard anything new?" were the only questions she asked. Towards the end of the week my erstwhile parent became a nervous wreck.

"This thing has got to stop, Agnes," I said firmly, en route for the third time that day to the C. P. R. office. "I don't care who, what, or where the Langerhans are, you've got to stop thinking of them. Cut them out entirely. I'm going to ask Dr. Helliwell to come in and see you—and, Agnes!" I said dramatically—"you're beginning to look your age!" and I closed the front door gently.

I don't know just what it was, what sudden mental picture of Agnes flashed across me, but I distinctly felt Agnes tugging at me, and after my unsuccessful errand on the Langerhans—and in the middle of an argument in the grocery department over the unnatural and sallow complexion of a Roquefort cheese, I was returning, I again felt Agnes! I couldn't reach home quick enough. What could have happened in two hours—her old friend the Doctor would stimulate her; she had a tin of marmalade, just arrived from Paris, to nibble at, and the latest asbestos novel. The Langerhans! Dirty work at the Langerhans! struck me as I put in the latch key. Agnes' door, her bed-room door, was shut! and Toto pressed flat against the panel was emitting unavailing and piercing squeaks.

Now Agnes' bed-room door was never shut—Agnes' miseries over hats—the rent-fleke friends—toothache—were never isolated—they were spilt all over the flat—this seclusion was hideously prophetic. I saw in the centre of the huge bed a little motionless hillock—the Blue Silk Elderdown obliterating head and face.

"Agnes, what's the matter? Did the Doctor come? Are you ill?" Very slowly Agnes pushed back the Elderdown, struggled to a sitting posture, looking like a fierce little cockatoo with her white hair on end, and her blue eyes blazing.

"I think we may be on the right track now, old thing."

I ignored the storm signals. "Mr. Thacker says . . ."

"That's enough. I don't want to hear what anyone says. I'm a dead woman, Patricia. We'll have to leave town at once."

"Yes, of course, we're going to the Langerhans!" I said quietly.

"The Langerhans!" Agnes ejaculated.

"What did the Doctor say, Agnes? Did he come? Tell me at once."

"Do you know where those hateful Islands are?" Agnes said in a low voice.

"No, of course, I don't—neither do you," I said accusingly.

"Oh, yes, I do," Agnes asserted calmly. "I was half asleep when he came in and I may have been crying just a little bit—he just sat down and began to twitter about summer and hotels and motor trips—and I said 'Oh I do wish we were on the Langerhans now!'"

"The what?" he said.

"That's where we're going to spend the summer, you know, on the Langerhans." Patricia, he roared; he laughed till he cried, and then he said—listen Patricia—"The Langerhans are on you!"

"Yes, I know," I said soothingly—"that's a slang expression—so and so's 'on you'."

"But they are on us—You've got some, and I've got some more," Mama gave an hysterical howl. "Everyone's got some," and she pulled up the elderdown preparatory to a nose dive. "They aren't real mud Islands at all! They are ducts at the base of the spine discovered by a Doctor called Langerhans!"

Item in social column:

Mrs. Carroll Brooking, who has recovered from her recent indisposition, and Miss Patricia Brooking, have left to spend the summer on the Coast of Maine.

### Women 5,000 Years Ago

DISCOVERIES which it is hoped will lead to the solving of the mystery of the beginnings of civilization are expected to be made as a result of the excavations now being carried out at Ur of the Chaldees, in Mesopotamia.

Already the joint expedition of the British Museum and of the Museum of the University of Pennsylvania has unearthed a large variety of relics of a civilization which flourished 3,000 years before Christ.

Recent finds have made it possible to form a picture of the splendours of that far-off age when the citizens of Ur worshipped in a gigantic temple—the biggest in the world—dedicated to the Moon Goddess, and when women carried "vanity" bags, with mirrors and combs and face-powder complete. The woman of fashion of that city, which knew both Abraham and Nebuchadnezzar, was as essentially "modern" as any in London in 1927.

But the excavations, which are being directed by Mr. C. Leonard Woolley, will have to be stopped before the working season ends if funds are not forthcoming.

Sir Frederic Kenyon, Director of the British Museum, said to a "Daily Mail" reporter yesterday: "If I were able to cable Mr. Woolley during the next few days that even £350 was available, he might be enabled to put in several weeks' additional work—with, perhaps, extremely valuable results."

Sir Frederic added that it was desired to establish by public aid a working fund with a nucleus of £6,000 left to the British Museum by the late Miss Gertrude Bell.

### A Web of Old Lace

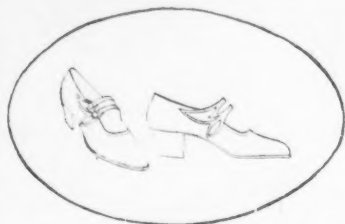
What cunning hands thy mystic web have wrought  
In fine design crisscrossed with lines of light,  
With drooping buds and shadowy blossoms fraught!  
What blushing beauties hast thou veiled from sight,  
What tresses into ordered waves hast caught  
As altarwards the bride stepped shyly bright!  
Hast thou lain soft on virgin shoulders warm  
In summer bowers rich with the climbing rose—  
Fragrant with perfume, odorous with balm—  
In some far Southland where the palm tree blows,  
A summerland athrill with tropic charm  
Where proud lips falter though the heart o'erflows.  
Thou bringest memories of life's serenade  
And ghostly pictures of a past afar,  
The still moonlight, the shy yet listening maid,  
The open casement, the soft sweet guitar,  
Mercurio's rondel, the fanfare of  
Of Capulet trumpets and hot Romeo's war.  
Break not thy silence, and yet break it, witness mute!  
In speech unuttered fancies rare convey  
Of stories laden with old love—the midnight lute,  
The cavaliers bright and ladies gay  
Who sang and wooed and flung the dancing foot  
Then laughed good-bye and faded all away.  
Halifax, N. S. —Dean Llywd.



IN ONE OF THE PEACEFUL LAGOONS AT THE ISLAND.



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**L**ITTLE Miss Ellen Ballon—which sounds a familiar way to speak of a grown-up genius—had a great success with her first London concert, given most appropriately just in the week which contains Empire Day.

### Canadian Talent

This brilliant young Montrealeer is certain to go far, for she has great talent, good training, sound technique and a personality which charms all whom she meets. Her responsiveness, her lack of "side" and her enthusiasm

singing of that gifted Canadian, Leslie Holmes, the audience could hardly get enough of it, and of his smiling friendly countenance. The Canadian Folk Songs he gave were, of course, selected from the collection which Mr. J. Murray Gibbon lately translated and arranged. Last, but not least, Major Ney was on the platform and received some well-merited compliments for his efforts to make intercourse and friendship easy between the Old Country and the Dominion.



PRINCESS MARY AT THE CHELSEA FLOWER SHOW  
Viscount Lascelles and the Princess made an Empire Day visit to the wonderful Chelsea Flower Show. The Queen was also a visitor.

delight both her old and new friends, and as for her musical gifts even the severe London critics found much that was pleasant to say about her concert. As evidence of her own popularity, the concert must have been a joy to Miss Ballon. A host of Canadians and Anglo-Canadians attended, and the informal reception held after the serious business of the evening was crowded by those whose congratulations were warm and sincere. The Duchess of Devonshire, Mary, Lady Minto, the young Countess of Minto, Lady Antrim, the Hon. Mrs. Lionel Guest, the High Commissioner for Canada, Sir George and Lady McLaren Brown, Lord Richard Nevill, Mrs. Huntly Drummond, and a host of others, were in the audience, and everyone hopes that Ellen Ballon means to return some day. She sails, by the way, at the end of June on her return to Canada. Meantime Lady Mond, Mrs. Guest, and other hostesses are entertaining for her.

**EMPIRE DAY** was celebrated splendidly at the Central Hall, Westminster, when Sir George McLaren Brown presided at a huge gathering. The motive of the meeting, apart from Empire Day itself, was the visit paid to Canada a few months ago by the Gentlemen of St. George's Chapel, Windsor, and the Choristers of Westminster Abbey, described by the Dean of Westminster and the Dean of Windsor, with some account of "the Music we rendered" by the Rev. Edmund Fellowes, Director of the Choir of St. George's Chapel, and "Some pictures of our Tour" by Mr. Sydney Nicholson M.V.O., organist and master of the choristers of Westminster Abbey.

The audience was so delighted with everything that one inferred its members were mostly people with relations in Canada, or with other close ties and associations, or possibly they were—some of them at least—thinking of going to Canada and interested in everything about the country. My own neighbor was so pro-Canadian that his comments and explanations to his companion nearly drowned what the speakers were saying. When it came to the beautiful Canadian film shown by Mr. Walter L. Payne, he had a comment to make on every picture, and almost shed tears at the sight of a train steaming out for the West. "I wish I were in that now," he said fervently, and I hope his guest did not take it amiss, though it sounded a little odd.

The singing of "O, Canada" was deeply impressive and beautiful. Sir George McLaren Brown made an admirable chairman, and as to the

**WHAT** poignant feelings are aroused by the preparations for the unveiling at Mons on June 12th of a memorial tablet, presented to the town by the Canadian Battlefields Memorial Commission "To commemorate the re-taking of Mons by the Canadian Army on November 11th, 1918"! The principal address will be given by the Hon. Rndolphe Lemieux, K.C., M.P., Commander Legion d'Honneur, and the unveiling will be performed by Lt-General Sir Henry Burstall, K.C.B., K.C.M.G., Commander Legion d'Honneur. All the arrangements are being made by Brig-General H. T. Hughes, Chief Engineer of the C.B.M.C. The Guard of Honor will be composed of Canadian soldiers and others who served with the Canadians, and fifty per cent. are ex-officers serving as privates. An interesting feature of this historic event will be the presence of 300 or 400 Canadian Rotarians who are to be in Brussels at that time and will attend the ceremony at Mons.

The tablet, of which I enclose a picture, tells its story in French and in English, "Mons was recaptured by the Canadian Corps on 11th November, 1918. After fifty months of German occupation, freedom was restored to the city. Here was fired the last shot of the Great War."

In July two other events will be celebrated in Belgium which affect Canadians deeply. On the 22nd there will be unveiled in the great Cathedral of St. Gudule in Brussels the Imperial War Graves Commission tablet to our million British dead, and two days afterwards a great gathering will be in Ypres for the opening of the Menin Gate. Over 6,000 Canadians are among the dead there commemorated, and the gate will be the lasting monument to the many who have no known grave.

**PEOPLE** elsewhere hear a great deal about the Courts, and the fortunate women and girls who are being presented, about their veils and feathers, their gowns and their trains, but there is not enough told of that very human side of the affair—the interest taken by the sightseers. I had often heard of the crowds that wait hours to see the cars filled with beautiful women and beautiful clothes—stopping in the Mall until their turn comes to move on, but, oddly enough, I had never seen this sight well until now. I was on my way to the Empire Day affair, just described, when the taxi turned in front of Buckingham Palace and one saw the crowd six

(Continued on Page 40)

## Old Dutch Cleanser

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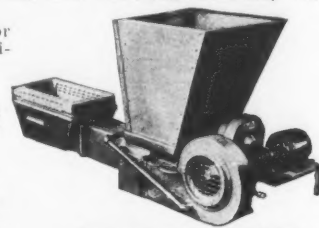
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**CITY AND COUNTRY HOMES**

be sufficiently good to bring orders for the plans. To build up a large enough book, it is true that some poor plans are used in it. The good ones must bring sufficient revenue to pay for the time of the skilled architects in studying, planning, rearranging, discarding and improving the better plans and in designing the exteriors. The prices, ranging from \$50 to \$270, are based on the value of this time and on the average number of sets sold from the various plans illustrated. Here again, most of the illustrations are from drawings. The value



HARPSICORD, SPANISH 17th CENTURY  
(Decorated late 18th Century)

of this book to you may be in ideas gleaned from it. A third type of "stock" plans is quite differently produced. There are not so many plan books of this kind. An architect's work in actual building is more or less seasonal. While you are on summer vacation, he, probably is working his hardest to cram into his season enough to earn a decent living, due to having a few slack months in the winter. The slack time may be partly used in studying catalogs of new materials, new methods of construction, improvements generally. But, while developing a plan for a client some time previously, he may have worked up a good idea that was not adopted. One of the advantages in having a home designed to order is that it will be just as you want it, possibly quite different from what the other fellow wants. But others may prefer one of the alternative ideas so, if he be inclined, the architect may work it up in spare time. This may be considered a by-product. The few sketches I have illustrated are an example. Some of the plans shown are, occasionally, what I consider better than the alternatives selected by clients; better for someone else, that is. That accompanying this article is quite different in many features from the plan used in the building erected, principally in the layout of bedrooms. Retaining the contour and general characteristics of the exterior, if desired, it may be redesigned to present quite a different individuality.

So, this third type of so-called plan book, illustrates homes that have actually been built. The plans are the outcome of careful study of the good stock plans is to offer the best architectural work at a fee that, divided amongst other purchasers, reduces the cost to you, yet makes it possible for the architect to spend sufficient time on the design. In proportion to the cost of the building, the value of proper architectural services is so great that it is a pity that even the smallest house is ever constructed from a "factory made" plan.

**Birds and Trees**

EVERGREENS are to be planted with care. Their use is somewhat puzzling, for they are most serviceable as windbreaks, yet many tall ones together make a refuge for crows, blue jays, and red squirrels. Even solitary conifers may become their haunt and our valuable bird-life made to suffer accordingly, while the small tree is often infested with house sparrows. Nevertheless, genus pinus is not to be banished from our lawns. On the contrary, it is to be planted extensively, and the undesirable visitors watched and dealt with. We need the evergreens for many reasons, and their branches lend the birds the best shelter in cold and stormy weather, while the bare ground beneath them is a blessing in times of snow. Juncos, the sparrow folk, and a number of our other avian friends roost in evergreens by choice, and the thrilling songs of early spring are ordinarily heard where the birds roost. Several other birds live almost exclusively in conifers. Such are the crossbills and the pine warblers, the former with beaks curiously adapted to opening cones. White pines—thanks to eggs of aphides—are in-

comparably attractive to chickadees and golden-crowned kinglets in winter. And two of the rarest and most beautiful wood warblers, the bay-breasted and Cape May warbler, are apt to be discovered, if at all during the northward migration, in an evergreen.

Countless birds turn to the conifers for nesting sites. Especially is this true in backward seasons when leafing is delayed and other likely situations exposed in consequence. A single large pine in a village dooryard has been known to hold at once three nests of mourning doves. The low-branched evergreen attracts chipping sparrow and catbird. If thick enough, it persuades the brown thrasher to build at its heart. Then we have an excellent singer on the topmost twig of one of our trees, flooding the countryside with song, while his yellow-eyed mate steals in and out of the nesting tree with a switch of her long tail and a resonant kiss. The purple finch breeds in an evergreen quite as invariably as the pine warbler, and he comes to private grounds much less seldomly. Indeed, the rosy bird and sparrow mate are common garden birds, in some parts. Sometimes they are begrudged the buds and blossoms they devour, yet they make the loss good by destroying weed seeds and caterpillars, plant lice, cankerworms and ground beetles. But why bother whether they do or do not, when they are delightful to see and even pleasanter to hear?

**Garden Soil Consistency**

NONE of the fundamental matters connected with gardening is more often overlooked by the inexperienced, and few are of greater importance in the production of satisfactory results, than remedying the physical defects of the soil. For the majority of flower or vegetable plantings a fairly light, friable loam is by far the best.

The production of such a soil by one's own efforts involves one of two principles. If the area to be improved contains enough clay to make it heavy and inclined to cake in a hot, dry weather it should be lightened by digging in sand or coal ashes until

the right consistency is obtained. If, on the other hand, it is so sandy that it acts almost like a sieve and retains little or no moisture, the materials to add are leafmold, clay or both. In both cases the aim is to build a soil which will absorb and hold a fair percentage of the rainfall, remain fairly porous and easily penetrable by the plants' roots, and of such chemical contents as will encourage vigorous growth.

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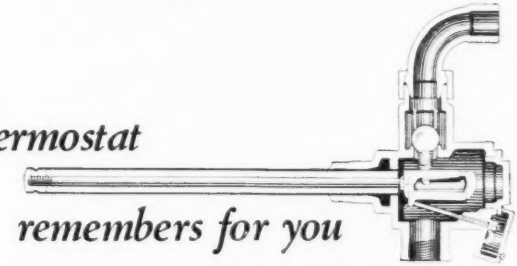
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CHAIR COVERED WITH PETIT-POINT





Lady Nanton, Miss Constance Nanton and Miss Marguerite Nanton, who arrived in Montreal recently in the S.S. *Minnesota*, after an extended trip abroad, left later for Ottawa to spend a day with Mrs. Allen Snowden and Mrs. H. A. Higginson, before returning to Winnipeg. Miss Gladys Pennock, of Winnipeg, returned with Lady Nanton.

Mrs. F. N. G. Starr, of Toronto, entertained at luncheon at the Granite Club on Tuesday of this week in honor of the wives of the visiting members of the Canadian Medical Association Council, who have been in Toronto.

Mrs. John McKee, of Toronto, entertained at a buffet dinner on Friday night of last week and later went with her guests to the Horse Show.



MRS. ROBERT C. MACLACHLAN  
Of 122 Glen Ridge Avenue, St. Catharines, Ontario

Mr. Gordon Perry, chairman of the Toronto Horse Show Committee, entertained at a dance at Casa Loma, Toronto, after the Horse Show at the Hunt Club on Friday night of last week. Mr. Perry's mother, Mrs. J. B. Perry, and his sister, Mrs. Reginald Bellart, received with Mr. Perry. Mrs. Perry was handsomely gown in black lace with diamonds for ornament and Mrs. Reginald Bellart was charming in a green chiffon velvet with pearls. The guests included: The Lieutenant-Governor of Ontario and Mrs. Ross, Mr. and Mrs. H. J. Pink, Major and Mrs. J. J. Clawthra, Mr. and Mrs. Hambley Christie, Sir Henry and Lady Bellart, Mr. and Mrs. Victor Sifton, Colonel and Mrs. Norman Perry, Mr. and Mrs. George Cassels, Mrs. John Kinkersley, of London, England, Sir Clifford Sifton, Mr. and Mrs. J. F. Adams, Major-General and Mrs. Victor Williams, Mr. and Mrs. C. S. Band, Mr. and Mrs. Arthur D. Miles, Mr. and Mrs. Max Hays, Mr. T. Barry Hayes, Mr. and Mrs. John McKee, Sir John and Lady Aird, Mr. and Mrs. Stephen Haas, Mr. Harry Hess, Miss Anna May Hess, Mr. and Mrs. D. Clarence Durland, Mr. Gordon Beadmore, Miss Alice Eaton, Major and Mrs. Cecil Cowan, Mr. and Mrs. R. S. McLaughlin, Miss Eleanor McLaughlin, Mr. and Mrs. F. B. Robins, Mr. and Mrs. Alfred Beck, Mr. and Mrs. Angus Heighington, Miss Ruth Cowans, Montreal, Mr. and Mrs. Robert Hay, Mr. Bruce King, Mr. and Mrs. Allen Case, Mr. and Mrs. A. E. Lyment, Mrs. Williams Fraser, Mr. and Mrs. Scott Gordon, Mr. and Mrs. Scuyler Smith, Dr. and Mrs. Alan Campbell, Mr. and Mrs. B. Nordheimer, Mr. Bruce Smith, Mr. and Mrs. Harry Sifton, Mr. and Mrs. Donald Ross, Mr. and Mrs. Helen Tuthope, Lieut.-Col. and Mrs. W. Barker, Mr. Malcolm Hutchinson, Mr. and Mrs. Bruce Hays, Miss Alice Stinson, Mrs. E. R. Wood, Mr. Dune Smith, Miss Betty Blackwell, Mr. and Mrs. Robert Laidlaw, Miss Winifred Hamner, Mr. and Mrs. Winifred Heighington.

Christ Church Cathedral, Victoria, B.C., was recently the scene of a fashionable gathering when the Right Rev. C. de V. Schofield, Bishop of Columbia, officiated at the marriage of Marquitta Frances Cynthia, only daughter of Hon. Walter C. Nichol, former Lieut.-Governor of British Columbia, and Mrs. Nichol, and Lieut. Edmund Rolfe Mainway, R.C.N., son of the late Mr. M. E. Mainway, of Westholme, and Mrs. Mainway, of La Jolla, California. The cathedral was beautifully decorated for the occasion by friends of the bride with masses of summer flowers in shades of pink and white. The service was fully choral, and during the ceremony two hymns were sung, "The Voice That Breathed Our Eden" and "O Perfect Love." The bride, who was given away by her father, wore a Paris wedding gown of white satin and pointed d'Alençon lace, her long court train, which fell from her shoulders, was of the same lace, and her veil of tulle was arranged, and caught to her head with a coronet of orange blossoms. She carried a bouquet of white heather, Ophelia roses

and lilacs-of-the-valley, tied with silver ribbon. Miss Jocelyn Carew Gibson, of Vancouver, and Miss Mary Proctor, of Vancouver, were the bridesmaids, both wearing embroidered Paris gowns of georgette crepe. Miss Gibson's was fashioned in three shades of pale mauve, and Miss Proctor's in shades of mauve, with this they wore picture hats. Their bouquets were of blue delphinium, pink antirrhinum, mauve sweet peas and yellow gladioli. Two picturesque little figures in white satin period costumes, who preceded the bride, were Miss Sheila Williams, daughter of Lieut. G. B. Williams, R.N. (retired), and Mrs. Williams, and Master John Nichol, of Vancouver, a nephew of the bride. The four train-bearers were Master George Clarke, son of Enr. Commander and Mrs.

Clarke, and Master James Mainway, of Duncan, a nephew of the bridegroom, both in sailor suits, and Miss Ann Proctor and Miss Rosemary Williams, faintly dressed in shades of pale blue and pink. The best man was Lieut.-Commander Worth, R.C.N., and the ushers, Lieut. Roy, R.C.N.; Lieut. Lay, R.C.N.; Lieut. Gow, R.C.N.; Lieut. Greer, R.C.N.; Captain A. S. Parkes, R.C.A.S.C. and Mr. George Barton, 18th Canadian Scottish. The reception was held at "Roselene," the town residence of the Hon. and Mrs. Nichol. The gardens were ablaze with early summer flowers of every hue, while the pretty frocks and naval and military uniforms lent an added charm to the scene. Mrs. Nichol, who received the guests with Mr. Nichol, wore a Paris gown of black, relieved with trimmings of peach and black crepe de Chine, and a smart hat to match. Later Lieut. and Mrs. Mainway left on a motor trip, the bride travelling in an ensemble of blue and white and a cloche hat of felt faced with blue. Lieut. and Mrs. Mainway will later leave for Ottawa, where they will reside in the future.

Dr. and Mrs. C. E. Oaden have returned to Toronto from London, England, and are at present living at 82 Victoria Avenue.

Mrs. Monk has returned to Toronto from South March, near Ottawa.

Mr. Frank Cowans, of Montreal, and his sister, Miss Ruth Cowans, were in Toronto last week for the Horse Show, guests at the King Edward.

St. George's Church, Guelph, was the scene of a very pretty wedding recently when Dorothy Agnes Gibbs, daughter of Mrs. John J. Drew and the late John J. Drew, Esq., K.C., was married to Mr. Harrow Wilfrid Beck, of Toronto, son of the late Mr. and Mrs. William Beck, of Montreal, the Venerable Archdeacon Scott officiating. The service was choral, and Mr. Geen, the organist of St. George's, presided at the organ. The bride, who was given away by her brother, Mr. George A. Drew, was lovely in her wedding gown of white Pointe d'Alençon lace over white satin, with pearl trimming, made with tight bodice and full skirt, with cascade of the lace down one side. The long, tight sleeves were of transparent lace. Her court train of white satin was hung from the shoulders, and the veil was of tulle edged with lace, arranged with orange blossoms in cap effect. She wore white kid shoes, and carried a shower bouquet of pink roses and sweet peas. She also wore the bridegroom's gift, a platinum and diamond wrist watch. Mrs. Alan M. German, of Welland, sister of the bride, was matron of honor, and wore a charming sleeveless frock of orchid chiffon, with full skirt, and a large flower on the shoulder caught with a rhinestone ornament. She wore a picture hat in the same shade, with a flower on one side for trimming, white kid shoes and gloves, and carried a bouquet of mauve and pink sweet peas. The bridesmaids, Miss Elizabeth Drew, Miss Grace Roberts, and Miss Alice Buckingham, were all gowned alike in dainty frocks of pink chiffon. They were made sleeveless, with full ruffled skirts and fishnet caught at the waist line with

rhinestone buckles. They wore large straw hats to match, and their bouquets of mauve and pink sweet peas, tied with tulle in matching shade, completed the very effective costumes. Mr. J. Reginald Stratton, of Toronto, acted as best man, and the ushers were Mr. Arthur C. Ryerson, Mr. Wilfred W. Stratton, Mr. Kingsford E. Grubburn, Mr. Thomas H. Wickett and Mr. Hugh C. Guthrie, all of Toronto. During the signing of the register, Mrs. Strathearn Hay, of Toronto, cousin of the bridegroom, sang very sweetly, "O Perfect Love." Following the ceremony a reception was held at the residence of the bride's mother, Mrs. Drew and Mr. George Drew receiving with the bridal party. Mrs. Drew wore a very smart ensemble

suit of white crêpe. Elizabeth, white hat faced with black velvet, and carried pink roses. The rooms were attractively decorated with quantities of lovely spring flowers, and the bride's table looked lovely with pink roses and pink tapers in silver candlesticks. Later on, Mr. and Mrs. Beck left for a motor trip through the Adirondacks, White Mountains and Quebec, the bride travelling in a beige tweed tailored suit, small two-toned georgette hat, and shoes to match, and wearing a beige fox fur. On their return, Mr. and Mrs. Beck will reside in Toronto. Many out-of-town guests were present from London, Toronto and Hamilton.

Mrs. D. M. Robertson and Miss Rita Cosby presented prizes and entertained

the players at tea on Wednesday of last week at the Hunt Club, Toronto. Mrs. Arthur Miles was the winner of the 18-hole prize, and Miss Belle Milne of the 9-hole prize. Those present included Mrs. F. H. Phippen, Mrs. Duncan McLaren, Mrs. R. I. Towers, Mrs. C. H. Elsson, Mrs. Arthur Barnard, Mrs. H. Paterson, Miss Lily Maule, Miss Winifred Hoskin, Miss Janie Wallbridge, Miss Helene Fraser, Miss Muriel Massie, Mrs. Norman Bastedo, Mrs. Macdonald, Mrs. Hamilton Burns.

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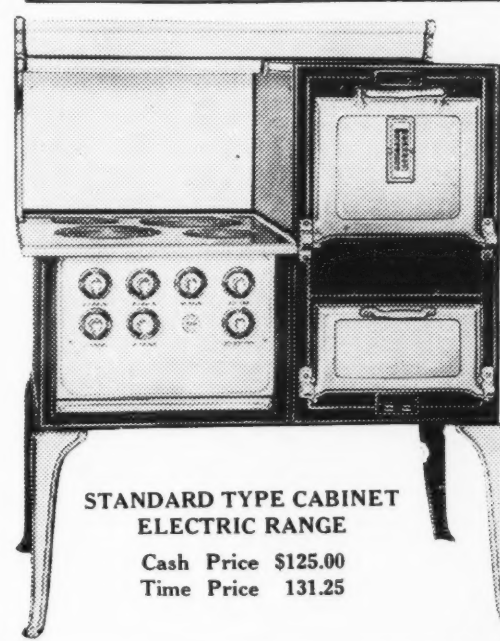
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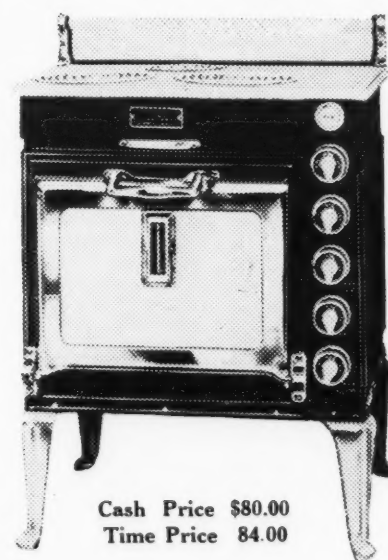
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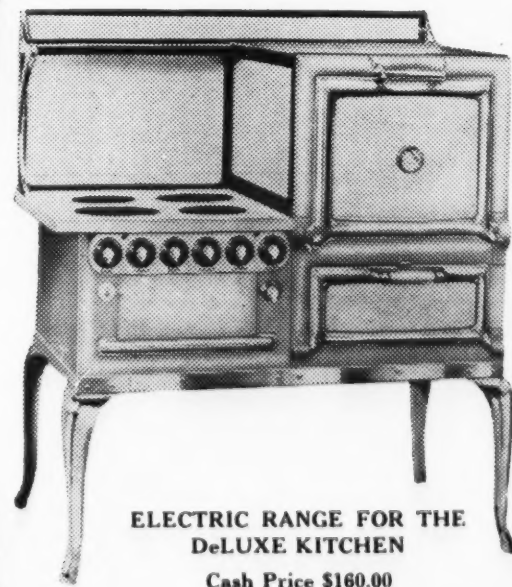
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a dancing sunlit sea, a field of blowing daffodils—anything in fact that will fill your mind with beauty.

Be practical, too—have a saucer of milk to wash your face and neck in. Make up your mind to enjoy your day. Love the rest—revel in the dark and the quiet, and if you get bored after tea dress quite leisurely and go downstairs.

You cannot always do it. But take an hour when you can. A glass of hot milk, a darkened room and a quiet mind will send you back to your work refreshed.



THE LATEST FROM PARIS  
Midnight blue wool crepe trimmed in revers and piping of bob and accom-panied by scarf of grey silk. From Worth, of Paris.

## Correspondence

Let's The process of reduction should be a general one and cannot be swiftly carried out. You would do well to spend two dollars on "Watch Your Weight," by Lulu Peters (price two dollars) and heed the advice of that wise woman. Of course, there are special exercises for the reduction of the hips, but in this case again you must have patience and not expect home to be rebuilt in a day. The exercise which most of us find best for general reduction and fitness is to raise the arms above the head and bring them to the ground in front of the toes without bending the knees. This is not exactly easy work, but practice will make this rather an enjoyable and exhilarating exercise.

Distressed. If you do not wish to use a hair restorer, then I'm afraid your hair will go on turning grey until you resemble the proverbial badger. There is nothing "dangerous" about the treatment to which you refer. No one likes grey hair, however certain sci-entific poets write about the silvery locks of dear mother. However, this is a matter in which you must please yourself—only, remember that the modern tendency is to keep young—and the business world has little beef in the ability of the silver-haired. Good luck to you, whether you choose silver or gold—and, in any case, you can keep your hair luxuriant.

Marjaret. Of course, it is all right to wear rouge if you only exercise proper care about its application. An unsightly blotch of bright red, high on the cheek bone, gives the face a highly unpleas-ant and artificial appearance, whereas a slight application of soft rose low on the cheek and gently rubbed upwards imparts a becoming tinge of color. Those who apply rouge unwisely have brought the rouge jar into ill repute, whereas a touch of the little red powder improves most complexions. Don't dab it on in the theatre and be sure at night to remove powder and rouge from the face before seeking the sleep which spells beauty.

## Valerie

Fashion Notes from Paris

I HAVE spent some instructive hours lately studying the "Sum-mer Collections" of the most ex-clusive Parisian dress designers. Charming frocks and coats, one and all, and thoroughly wearable. This latter quality may be said to belong to all the best models created by our dressmakers for the summer season.

In one particular "collection" there were a great many matching en-sembles, but several different shades of the same color were effectively in-troduced. For instance, one summer tailor-made had a long, straight coat of a warm tone of beige crepe de Chine lined with crepe of a lighter shade of beige, the hem of the dress in the darker shade and the casquin top matching the coat lining.

The dress was exceedingly tight at the back, while the front was set in

box pleats, a narrow belt of beige kid, fastened with a purple enamel buckle, circling the hips. The belt on the hips was neither high nor low—it just gave the becoming long-waisted silhouette which is advocated by the majority of our designers.

There are, of course, exceptions to this rule, as I pointed out in a recent article, but it is safe to say that the majority of our artists in the rue de la Paix, Place Vendôme, and Champs Elysées are still showing long-waisted models; and this fashion will continue all through the season.

A novelty which was repeated again and again in the collection now under consideration was the very short, quite skimpy underdress, accompanied by a pleated over-dress which looked like a gloriol kill.

This is a surprising novelty, because present-day amusements demand a great deal of freedom, especially for the knees, and these ultra-tight under-dresses are so narrow that they look almost like a single trouser-leg.

Charmingly festive are the summer frocks which show a colored hem, pleated or flounced, on a white or pale tinted casquin top. For instance, a useful street suit made of navy blue and silver grey crepe de Chine had the hem of the dress navy and the straight top silver grey, with delicate touches of silver-thread embroidery on the turn-over collar and petal-cuffs. The long, straight coat was navy, lined with silver grey, and there was a most becoming collar of pale grey squirrel. This was one of those admirable suits which always look attractive but which can be worn at any hour of the day.

Bolero coats, sleeveless, are shown in all the best summer collections, but so far this fashion has not caught on. The sleeveless bolero is rarely be-coming, and when the little garment is decorated with floral embroideries—as is often the case—the effect is rather too much "Rumanian peasant."

Oyster-white crepe satin is very much in evidence this season for dance frocks. Indeed, all shades of white—and there are many—are popular in the Rue de la Paix. It is predicted that we are in for a "white summer", especially at the smart seaside resorts such as Deauville and Biarritz.

Many of the new theatre wraps have high collars of pinkish-beige ermine—or rabbit. These collars follow the form, more or less modified of the marvellous ermine collar launched by Mae Murray when last she was in Paris. That was an extravagant affair which made an adorable frame for a pretty woman's head and hair. The outline is "Medici" and this pinkish-beige ermine is at its best when combined with silver lame and chiffon of the exact tint of the collar.

## Patrons and Patronesses for the Municipal Chapter I.O.D.E. Pageant

UNDER the distinguished patronage of H.M.H.R.H. the Duke of Connaught and Strathearn, K.G., etc.; H.R.H. Princess Marie Louise. Their Excellencies, the Governor-General of Canada and the Viscountess Willingdon. His Honor the Lieutenant-Governor of Ontario and Mrs. William D. Ross. His Grace the Most Reverend Archbishop Neill McNeil, D.D., the Right Reverend Bishop Sweeney and Mrs. Sweeney, the Right Honorable Sir William Mulock, K.C.M.G., Chief Justice of Ontario; the Honorable G. Howard Ferguson, Prime Minister of Ontario, and Mrs. Ferguson. His Worship the Mayor of Toronto, Sir Joseph Flavelle, Bart., and Lady Flavelle, the Hon. Sir Edward Kemp, K.C.M.G., and Lady Kemp, Sir Robert Falconer, K.C.M.G., and Lady Falconer, Sir William Hearst, K.C.M.G., and Lady Hearst, Sir Bertram and Lady Windle, Sir Henry and Lady Pellatt, Lady Baillie, Admiral Story and Mrs. Story, Brig-General A. H. Bell and Mrs. Bell, Colonel the Hon. W. H. Price and Mrs. Price, Miss Church, National President I.O.D.E.; Mrs. Barkholder, Provincial President, I.O.D.E.; Mrs. C. E. Burden, Municipal Regent I.O.D.E.; Colonel and Mrs. A. E. Gooderham, Colonel and Mrs. John Bruce, Colonel and Mrs. Langford, Colonel Harbottle, Colonel and Mrs. J. A. Cooper, Colonel and Mrs. T. R. Marshall, Colonel and Mrs. Reginald Pellatt, Major Timmis, R.C.D.; Mr. and Mrs. J. P. MacGregor, Rev. and Mrs. Stuart Parker, Rev. Dr. and Mrs. Trevor Davies, Rev. W. A. Cameron, Mr. and Mrs. E. R. Wood, Mrs. Timothy Eaton, Mrs. H. D. Warren, Mrs. E. F. B. Johnstone, Mr. and Mrs. A. Van-Koughnet, Mr. and Mrs. E. L. Roddy, Mr. and Mrs. R. Y. Eaton.

Then came the cavalcade.  
Like a dancer in the fair,  
She spread her little mat of green,  
And on it danced she.  
With a fillet bound about her brow,  
A golden fillet round her brow,  
And rubies in her hair.  
—Sydney Dobell.

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Daily use of Cuticura Soap, with touches of Cuticura Ointment when required, will do much to prevent pore-clogging, irritating rashes, roughness and other unwholesome conditions of the skin.

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This should be quickly corrected, for serious dangers to the teeth and the gum structure lie in the train of this condition if neglected.



THE counter measure is simple and effective—massage with *IPANA Tooth Paste* after the usual cleaning with *IPANA* and the brush. The massage itself is good, and the astringent content of *IPANA* makes it doubly good.

The coupon will bring you a ten-day tube of *IPANA*, but a larger tube from your druggist will last you more than a month. Try it, use it faithfully! Your teeth will be whiter, your gums will be healthier, and every time you use it you will enjoy its delicious taste—its refreshing effects!

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## Talks on Corsetry

By Helen

Of Helen's House of Corsetry,  
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### ARTICLE 3. FAT—(1) ITS CAUSE AND CURE

Fat is beneficial, because it is an excellent retainer of heat; it rounds out the frame to a pleasing contour, and is nature's nutritive reserve force—its storehouse of energy against the needs of the future. When fat becomes excessive, however, it is a menace to health. The cause of superfluous flesh is usually due to incorrect diet, and inactivity. Avoid all fat-forming food—such as cream, butter, potatoes, white bread, pies, etc., and substitute lean meat, fish, fowl, eggs, green vegetables, and fresh fruits. Exercises for reducing should be taken regularly, particularly deep-breathing ones. The lungs should be expanded to the full, to enable the body to get all the oxygen possible. This energizes the whole system, circulates the blood better, and overcomes sluggishness—the first cause of fatty degeneration. For further particulars as to diet and exercise, etc., apply

HELEN.

Next article will be on "That Tired Feeling."

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**Announcements**  
BIRTHS - ENGAGEMENTS  
MARRIAGES - DEATHS  
\$1.00 PER INSERTION  
All notices must bear the Name and Address of the Sender.

#### ENGAGEMENTS

Rev. and Mrs. T. J. McCullough, Kinross, Ontario, announce the engagement of their eldest daughter, Margaret Elizabeth, to Mr. Madison Melville Walter, only son of Mr. and Mrs. O. M. Walter, Toronto; the marriage to take place at the Manor early in July.

The engagement is announced of Ernest M. Bremer, M.D., of London, England, eldest son of Dr. R. N. Bremer, of Zurich, Switzerland, and Constance Rosemary, daughter of the late Sir Augustus Nanton and Lady Nanton, Gilmore, Winnipeg; the marriage to take place at Winnipeg in October.

Mrs. Margaret Armistead announces the engagement of her daughter, Agnes, to Mr. William Fitzgerald Kelly, son of Mrs. Mary Kelly and the late Thomas Morris Kelly, Hamilton. The marriage will take place the latter part of June.

#### MARRIED

**INGOLD—SCOTT.** At St. James' Church, Grills, on June 11, 1927, by the Rev. Canon Greene, of Irlington, assisted by the Rev. J. R. S. Boyd, Margaret Constance Hope, daughter of Mr. and Mrs. John Scott, Grills, to John Vivian Ingeod, of Detroit, son of Mr. and Mrs. A. J. Ingeod, Appleton, Wisconsin.

**ALWARD—DENNIS.** On Monday, June 6, 1927, at Trinity Church, Boston, Katherine Barrill, eldest daughter of Mr. and Mrs. Carl D. Dennis, of Ansonia, Nova Scotia, to Harold Cedric Alward, M.D., youngest son of Mrs. Silas Alward and the late Dr. Silas Alward, of St. John, N.B.

#### THOUGHT WALL-EYED PIKE A CROSS-EYED GENTLEMAN

He was well versed in the vernacular of his home town but of Pointe-au-Baril he only knew what his friends told him. Then he found Adventure. Black Bass, living in deep cold water and lively as trout, the Great Northern pike, maskinonge and pickerel; pine, partridge and porcupine.

His advice is "go while the Fishing's good"—any old time—to Pointe-au-Baril. Beaches, boating and bathing seven hundred feet above the Georgian Bay—Wonderful Hotels and Good Water!

No Hay Fever at Pointe-au-Baril. Ask any Canadian Pacific Agent or write to W. Fulton, District Passenger Agent in Toronto for advice.



Mr. and Mrs. W. Herbert Cawthra are again in Toronto, after the winter spent abroad.

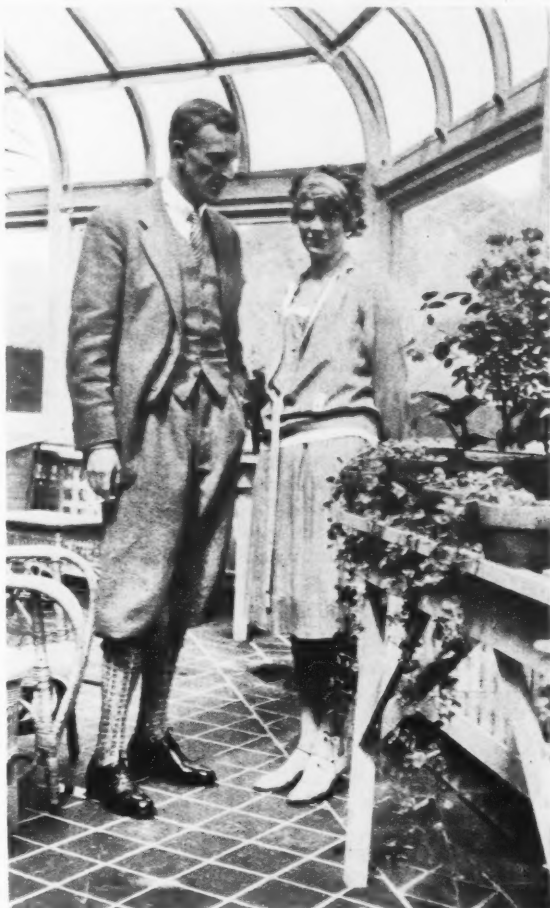
Among the Canadian ladies to be presented at Their Majesties' Court at Buckingham Palace on June 21 are, Montreal: Mrs. Tait Mackenzie, Mrs. Andrew McNaughton, Mrs. James Reid Hyde, Miss Edythe Baldwin, Miss Ellen Ballon, Miss Marjorie Bourgeois, Miss Elizabeth deSola; Toronto: Mrs. Wilson S. Morden, Miss Catharine Morden, Mrs. James H. Gundy, Miss Aimee Gundy, Miss Isobel Ross, daughter of the Lieutenant-Governor of Ontario.

The Twenty-seventh Annual Toronto Horse Show was opened on Thursday night of last week by the Lieutenant-Governor of Ontario at the Eglinton Show Grounds. The grounds were most attractive with the flower beds in gay bloom, and the brightly striped hospitable tent; and the smart beautifully colored gowns of the ladies made a prettily animated scene. Mrs. Ross accompanied the Lieutenant-Governor, and both were greeted by the Committee and escorted to their flag-decorated box. There was a large attendance, which included, Mrs. H. J. Flisk, Sir Clifford Sifton, Mr. R. Y. Eaton, Miss

White, Mr. Duncan MacLaren, Mr. Alfred Rogers, Mr. and Mrs. Stafford Higgins, Mr. and Mrs. J. J. Gibbons, Mr. and Mrs. John McCaul, Mr. and Mrs. Hilton Tudhope, Mr. Bruce King, Mr. and Mrs. H. Sifton, Mrs. Laird, Miss Margaret Laird, Mr. A. E. Wilson, Dr. and Mrs. Capon, Mr. L. M. Wood, Mr. and Mrs. R. I. Towers, Mr. Hugh Wilson.

Mrs. H. J. Flisk, of Devon House, Toronto, entertained at a delightful dance on Thursday night of last week after the Horse Show, at Chudleigh, Beverley Street, for her brother, Mr. George Beardmore, M.P.H., who was detained in England. Mrs. Flisk was a charming hostess in black chiffon and lace, with diamonds for ornament. She was assisted by Mr. Alfred Beardmore, Mr. Rosina Pellatt and Mr. Gordon Perry. Mrs. Pellatt wore a becoming toilette of white with pearls for ornament. The supper table was most attractively done with roses and tall candles. The guests included, Major-General and Mrs. Victor A. S. Williams, Major-General and Mrs. A. H. Bell, Mr. and Mrs. Alan Case, Lieut.-Colonel and Mrs. George Cassels, Mr. and Mrs. Stephen Haas, Mr. and Mrs. Max Haas, Mr. and Mrs. D. L. McCarthy, Mr. and Mrs. Frank O'Connor, Mr. and Mrs. Alfred Rogers, Mr. and Mrs. W. E. Rundle, Mr. and Mrs. Harry Sifton, Major and Mrs. Clifford Sifton, Colonel and Mrs. Victor Sifton, Mr. and Mrs. Strathearn Hay, Mr. Malcolm Richardson, Mr. H. W. D. Foster, Mr. and Mrs. John McCaul, Mr. and Mrs. Stafford Higgins, Mr. and Mrs. Horace T. Hunter, Mr. and Mrs. H. Gibson, Mr. and Mrs. W. T. Bredin, Mr. and Mrs. Walter J. Northgrave, Miss Jean Macpherson, Dr. and Mrs. Charles Temple, Mr. and Mrs. W. R. P. Parker, Colonel and Mrs. Torrance Beardmore, Mr. Gordon Beardmore, Colonel and Mrs. Norman Perry, Mr. and Mrs. C. S. Blackwell, Mr. and Mrs. R. Y. Eaton, Mr. and Mrs. Durland, Mr. and Mrs. Scott Griffin, Mr. and Mrs. J. H. Gundy, Sir Edward and Lady Kemp, Sir William Mulock, Mr. and Mrs. R. S. McLaughlin, Major-General Sir Henry and Lady Pellatt, Sir Clifford Sifton, Mr. and Mrs. John Coulson, Mr. and Mrs. Angus Heighington, Mr. and Mrs. Cecil Cowan, Mr. and Mrs. John McKee, Mr. and Mrs. Schuyler Snively, Mr. Leigh McCarthy, Mr. and Mrs. H. L. Plummer, Mr. and Mrs. H. B. Johnston, Mr. Harry Hread, Miss K. Christie, Miss Anna Mae Hees, Mr. B. Larratt Smith, Mr. and Mrs. A. S. King, Mr. Bruce King, Mr. W. R. West, Mr. Alan Garrow, Mr. Wilfrid Stratton, Mr. Peter Campbell, Mr. and Mrs. Victor Cawthra, Miss Isobel Cawthra, Mr. Latham Burns, Colonel and Mrs. F. B. Robins, Captain Stewart Bates, Miss Winifred Plummer, Mr. Rex Northcote, Mr. Percy Arnold, Mrs. Williams Frazer, Mr. and Mrs. Robert Laidlaw, Mr. and Mrs. Percy Hayes, Mr. Bruce Smith, Mr. and Mrs. Alfred Beck, Miss Margery Poy, Mr. John Brown, Mr. Allan Hamby, Mr. Allan Skalth, Mr. Harold Craig, Miss Betty Blackwell, Miss Denise Phelan, Mr. and Mrs. R. H. Stinson, Miss Alice Stinson, Mr. and Mrs. J. W. McConnell, Montreal: Miss Ruth McConnell, Montreal, Mr. and Mrs. Percy Cowans, Montreal; Mr. and Mrs. Ward Pittfield, Montreal; Mr. and Mrs. Fred Cowan, Oshawa, Ont.; Mr. R. Home Smith, Major and Mrs. Ian Sinclair, Mrs. E. Y. Eaton, Mrs. Alice Eaton, Lieut.-Colonel and Mrs. Sanford Smith, Dr. and Mrs. D. King Smith, Mr. and Mrs. Arnold Ivey, Mr. and Mrs. Donald Macintosh, Colonel and Mrs. Ponton Armour, Miss Margaret Parker, Lieut.-Colonel and Mrs. William Barker, Mr. and Mrs. Gordon Haffour, Miss Mary Williams.

Mrs. Gunn, wife of the late Judge-Gunn, was one of the guests invited to dinner with their Excellencies at Rideau Hall, Ottawa, on the 11th; also at the Garden Party on the 3rd.



AN ENGLISH BRIDEGROOM AND A WESTERN BRIDE  
Lieut. R. Thomas Butler, R.N., and his bride, who was formerly Miss Marjorie Woods, daughter of Mr. Sydney E. Woods, K.C., and Mrs. Woods, of Edmonton. Lieut. Butler is the son of Sir Reginald and Lady Butler, of Wotton Manor, Surrey, England. The photograph was taken in the Conservatory of the Banff Springs Hotel, where the honeymoon was spent, before they sailed for England on June 15.

and Miss Eleanor Pack; Halifax: Miss Eleanor Hall; Ottawa: Miss Eva Lewis; Quebec: Mrs. John Macqueen.

Mr. Irving H. Cameron, of Toronto, entertained at a man's dinner on Tuesday night of this week for his guest, Sir Charles Scott Skerrington, of Oxford University, England.

Mr. Wallace Rankine Nesbitt, of Toronto, and Mr. G. Crookston, of Weybridge, England, have left for a month's tour of the West. During his stay in Winnipeg, Mr. Nesbitt is the guest of Mrs. Percival Kirkpatrick.

The Lieutenant-Governor of Ontario and Mrs. William D. Ross entertained at a Garden Party at Government House, Toronto, on Wednesday of this week, in honor of the Canadian Medical Association, which is in session in Toronto.

Mrs. J. H. Emsley, of Kingston, has been a visitor in Toronto, guest of her mother, Mrs. Melfort Boulton.

Eaton, Mr. and Mrs. Stephen Haas, Mr. and Mrs. Percival Parker, Mrs. Parker, Miss Margaret Parker, Hon. F. H. Phippen, Mrs. Phippen, Mr. S. P. Jarvis, Miss Jean Macpherson, Mr. and Mrs. George Cassels, Miss Mary Southam, Hamilton, Mr. and Mrs. Angus Heighington, Mr. and Mrs. D. A. Dunlop, Mr. and Mrs. Newman Perry, Colonel and Mrs. Victor Sifton, Miss Ruth Cowans, Montreal, Mrs. H. A. Richardson, Miss Pattie Richardson, Mr. and Mrs. Strathearn Hay, Sir Henry and Lady Pellatt, Mr. Gordon Perry, Mr. and Mrs. J. B. Laidlaw, Miss Laidlaw, Mr. and Mrs. Allen Case, Mr. and Mrs. R. S. McLaughlin, Oshawa, Mr. and Mrs. Cecil Cowan, Mr. E. R. Wood, Mr. W. T. Bredin, Mr. Boulton Oser, Mr. and Mrs. J. A. McLeod, Mr. and Mrs. Draper Dobie, Mr. and Mrs. A. E. Beck, Mr. Malcolm Richardson, Mr. and Mrs. Cowan, Oshawa, Mr. W. J. Northgrave, Mr. and Mrs. Hugh Barwick, Mr. and Mrs. John McKee, Colonel and Mrs. Sanford Smith, Miss Margaret Sproatt, Mr. James Miln, Mr. and Mrs. Arthur



MRS. R. W. GOULINLOCK AND HER CHARMING BRIDAL ATTENDANTS  
Mrs. Gouinlock was formerly Miss Margaret Walsh, daughter of Mr. and Mrs. J. W. B. Walsh, of Toronto. Her marriage, which was a smart event, took place in St. James Cathedral, on June 4. The bridal attendants from left to right, were, Miss Isobel Cawthra, Miss Pearl Forsyth, Montreal, formerly of Toronto, Mrs. Grenville Rolph and Miss Louise Gooderham.

—Photo by J. Kennedy.

**Ladies Sport Watches**

There is a world of convenience and satisfaction in wearing a smart yet sturdy wrist watch.

Particularly in sports togs—on the courts or links, riding or motoring, it seems to complete the outdoor outfit.

Models shown, from \$25.00 to \$80.00.

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DIAMOND MERCHANTS  
TONGUE AND TEMPERANCE  
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**ORIENTAL GIFTS**  
Beautifully Embroidered Shawls and Scarfs  
Suitable for Wearing to Summer Dances.

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ALL PROFITS TO MISSIONS AND SOCIAL WELFARE  
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Branches at Montreal, Ottawa, Quebec, St. John, N.B.; Niagara, Bermuda.  
"At the shops of a thousand and one delights"

**The Season's Smartest Offering**

Young women are especially enthusiastic over this beautiful model.

The lines have been so carefully designed and the workmanship is of such high quality that it has all the appearance of custom-made footwear.

Smart Silk Hosiery to match—\$1.50, \$2.00, \$2.50.

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286 Yonge St. South of Dundas St.

**Buy Furniture fitted with Onward SLIDING FURNITURE SHOES**

They lend distinction and protect your hardwood floors from damage because the polished glass and smooth metal bases glide smoothly, easily, noiselessly over the surface. Self-adjusting to rugs and carpets, too. Put on in a minute—just spread the stem and push them into the sockets.

**Onward Manufacturing Co., Limited**  
Kitchener, Ontario

**Your Dealer Sells Them**

Fit "Onwards" onto your present furniture. You'll find them such an improvement in 7 sizes for metal beds, wood furniture and pianos.

FOR WOOD FURNITURE

**No Need to Wait to Make Your Home Complete**

WOULD you go back to the old method of waiting for the kettle to boil to furnish hot water? Your tank heater is almost as antiquated. It is expensive and uncertain.

Install a Ruud Automatic Gas Water Heater. Know the joy of Perfect Hot Water Service.

A small down payment installs your Ruud. You have nearly a year to pay the balance in easy monthly payments.

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OF TORONTO  
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If moths do like woollens and laces? The young bride's treasures can be amply protected in an Heirloom Chest. And in an Heirloom she has, too, a charming piece of furniture. Why not arrange to give her one? See your dealer now.



A dozen styles adapted for every size and condition of lawn.

Priced according to bearing equipment.

Plain Bearing Ball Bearing  
TIMKEN TAPERED  
ROLLER BEARINGS

For Sale by Most all Hardware Dealers

If your dealer is not displaying a Taylor-Forbes mower exactly suited to your requirements ask him to show you our illustrated catalogue.



The Lieutenant-Governor of British Columbia and his niece, Miss Mackenzie, recently sailed for England.

Sir Robert and Lady Falconer, of Queen's Park, Toronto, entertained at tea on Tuesday of last week for Sir George Newman, Minister of Health for England and Wales.

Mrs. F. Cowan is again in Oshawa, after a sojourn in California.

Miss K. Ryan, of Winnipeg, has been the guest in Toronto of Miss Lenore Gooderham, Miss Gooderham and Miss Ryan sail this week for England, and will be abroad till the first week in August.

Mrs. Grant Needham, of the Athelma Apartment, Toronto, entertained at a small delightful tea on Thursday afternoon of last week. The floral decorations were Spring flowers. The guests, many of whom came from the Convocation Ceremonies at University College, included Miss Mortimer Clark, Lady Hearst, Mrs. A. J. MacKenzie, Mrs. J. M. Godfrey, Mrs. Newton W. Rowell, Mrs. B. N. Davis, Dr. Stowe Gullen, Mrs. Adam Ballantyne, Mrs. T. Cameron MacKenzie, Mrs. Daniel Strachan, Mrs. Newton MacTavish, Mrs. Harris McPhedran, Mrs. J. H. Cascadon, Mrs. Patterson, Mrs. George H. Ross, Mrs. Butler. The assistants were Miss Carolyn Davidson and Miss Dorothy Campbell, Miss Rutherford.



MISS KITTY MORDEN

Daughter of Mr. and Mrs. Wilson S. Morden, of Roxborough Drive, Toronto, who is to be presented to Her Majesty at Buckingham Palace, London, at the June 21 Court.

The following out-of-town visitors were in Toronto for the Horse Show on June 16th and 17th: Miss Ruth Cowans, Montreal; Miss Mary Holton, Hamilton; Miss Monette Moncur, Hamilton; Miss Mary Moodie, Hamilton; Mrs. A. V. Young, Hamilton; Miss Eleanor McLaughlin, Oshawa; Miss Margaret Southam, Ottawa; Miss Jane Cousell, Hamilton; Mrs. H. J. Wadsworth, Hamilton; Mrs. Hugh Smith, Sarnia; Mrs. E. F. Brinkenden, London; Mr. and Mrs. J. E. Smallman, London.

Professor Sir Charles Sherrington, of Oxford University, England, is a visitor in Toronto this week and guest of Mr. and Mrs. Irving H. Cameron.

Sir George Newman, of London, England, is a much feted visitor in Toronto, and guest of Deanecroft of Colonel and Mrs. A. E. Gooderham, who entertained at dinner in his honor on Tuesday night of last week.

Dr. Fitzgerald, of Toronto, entertained at a man's dinner on Wednesday night of last week at the Hunt Club, in honor of Sir George Newman.

Mrs. F. H. Phippen, of Toronto, entertained at dinner on Thursday night of last week, and later took her guests on to the Horse Show.



### Dainty Footsteps

How much more dainty and intriguing are the new voguish pumps and slippers when they sparkle with original luster. Two things only are required—a little care and a little Meltonian.

Although a lustrous polish, Meltonian is vastly more. It is a "complexion" cream for footwear. It revives and maintains the first original beauty of finish. As claimed by English women for generations.

### Meltonian CREAM for GOOD SHOES

Meltonian Cream is made in White (Neutral), Black, and light and dark Brown, for cleaning and preserving all polished leathers.

In "Handitube," "Dumppjar" or Tall Bottle Sold by all good Shoe Stores.

E. Brown & Sons, Ltd., London, E. Distributors: C. E. Fice & Son, 531 Bay Street, Toronto.



### THE BROAD BRIMMED HAT A Flattering Fashion ---

LOVELY sheer materials — sweeping brims that mark out the new, more feminine trend of the mode as it is being introduced in Paris, London and New York, are imitatively expressed in these broad o' brim Hats. Their prices in the Grey Salons are surprisingly moderate; from \$12.50 upward.

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### "The Dancing Chiffon" has captivated Canadian women

For this lovely hose is exquisitely sheer and clear...and unusually long wearing. This is why



YOU will fall in love with "The Dancing Chiffon" at once. With its matchless filmy weave, its lovely and varied shades—and the graceful slender effect it gives as it hugs the leg.

"The Dancing Chiffon" Pure thread Japanese silk from heel to narrow hem, dyed in all the latest shades. Ask for it by Style No. 53780.



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MRS. JOHN CARNEGIE CLEMES

Before her recent marriage, Miss Lorna Warren, youngest daughter of Mr. and Mrs. James J. Warren, of Toronto. Mr. Clemes is the son of Mr. and Mrs. Howard B. Clemes, of Toronto.

—Photo by J. Kennedy

### PIRATES—NO. TREASURE—YES.

Pirates, Treasure and the Spanish Main have been associated in legend and story for countless ages. True there are no pirates now but there is still the lure of treasure, train-treasure of journeys via the peaks of the Canadian Pacific Rockies through to the seas of the Pacific and Western cities of Vancouver and Victoria. See it all in planned beforehand com-

fort without tedious detail and worrisome annoyance during twenty-one days that will live in warmest memory under the auspices of the World's Greatest Travel System, The Canadian Pacific, with experienced personal direction of Sinclair Laird. Ask W. Fulton, Room 205, Canadian Pacific Railway Bldg., King & Yonge Streets, Toronto, for the key to the Treasure Chest.





### Canadian Plan Book

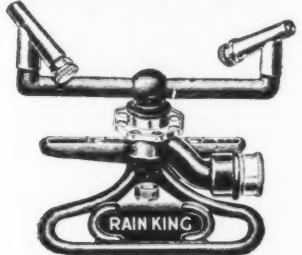
If you are collecting ideas for your house of dreams—if you are about to build or furnish or plan your grounds won't you let the MacLean Builders' Guide help? In this practical, beautiful magazine you will find many house plans and practical articles. 150 pages. Profusely illustrated.

Special price, 50 cents per copy

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A new in the brass hand-wheel lock sprayer for stationary spraying or spraying from a hose. The nozzle is adjustable independently, so you can regulate the volume or kind of spray and the direction of spray. It is now an easy matter to send a fine mist-like spray over delicate flowers and a strong downward spray on weeds. Sprays at 120 lbs. pressure. You use it and have it, knowing it will save water where you want it and stop where you don't.

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Flexible Shaft Company, Limited  
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### It Saves Precious Minutes

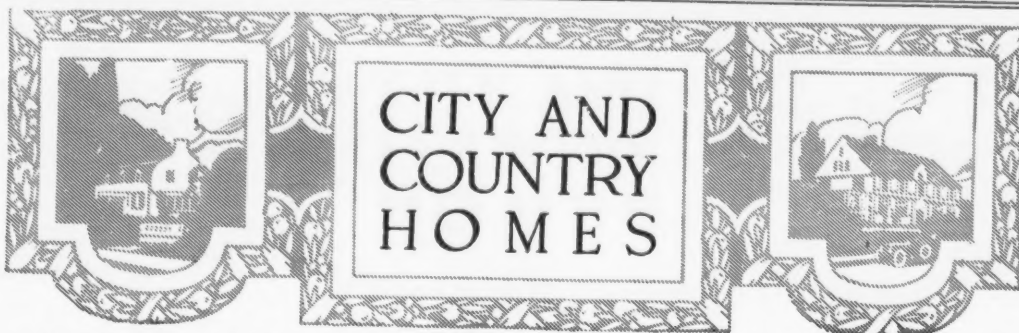
HOUSEKEEPERS who are good "managers" those who have plenty of leisure for things outside the home—rely on the Bissell today more than ever.



Many women keep a Bissell on each floor. It means a sweeper always at hand, without carrying.

The cost of the first half-dozen brooms it saves pays for a Bissell which lasts for years. Play-size Bissells for a few dimes. At department, house-furnishing, furniture and hardware stores. Booklet of Bissell Models, or suggestions for proper care and use of your present sweeper—on request.

**BISSELL**  
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### A Plan for \$10—and Why

By W. Breden Galbraith, Architect

WOULD you like to know something of how the architect works? of how plan books are produced, and why? why you may obtain a set of plans for a few dollars but have to pay more. Oh! very much more when the architect designs a home just to suit you?

cost of the necessary drawings must be kept down to a minimum. No time will be wasted on "working up" a plan; it will just be drawn. The drawings for the exterior designs will be made attractive, to help sell the book. Keeping this in mind, you will better appreciate what follows. But first, let me explain a couple of terms.

The "plan" is the layout or hori-

good at planning nor with any great aptitude for designing an artistic home and certainly without much sound experience or architectural training. They may earn \$20 to \$35 a week. A good worker will draught a complete set of floor plans and elevations in a day—say two days; cost \$10. These, he may use as a basis for another set, making minor changes, perhaps turning the building around



A HOUSE ON INGLEWOOD DRIVE, TORONTO, WITH PLANS BELOW.

I'll tell about three classes of "plan books", the reasons for their publication and their actual value to you. Let's start with those offering plans at ridiculously low prices, the kind of plan shown in SATURDAY NIGHT

zontal section of a building. "Elevations" are drawings of the exterior. "Designs" applies to both. "Blueprints" are exact copies, produced in any quantity in a manner similar to the process of printing a photograph.

PLAN 936-M  
W. BREDEN GALBRAITH  
ARCHITECT - TORONTO



on April 30th. Later, I will discuss other plan books regarding which I may be more complimentary.

You've seen plan books in which some of the illustrations looked rather well; others were a bit weird, don't you think? Usually the exterior designs are not from photographs; generally from sketches, sometimes from "wash" drawings. The last look quite realistic, but it may be coincidence that, in one book, the self-same trees were repeated in about every fourth illustration. Oh, yes, this stuff can be faked. I often cut out an adjoining house or put in a background of trees in my own illustrations, but the photos of my homes are genuine.

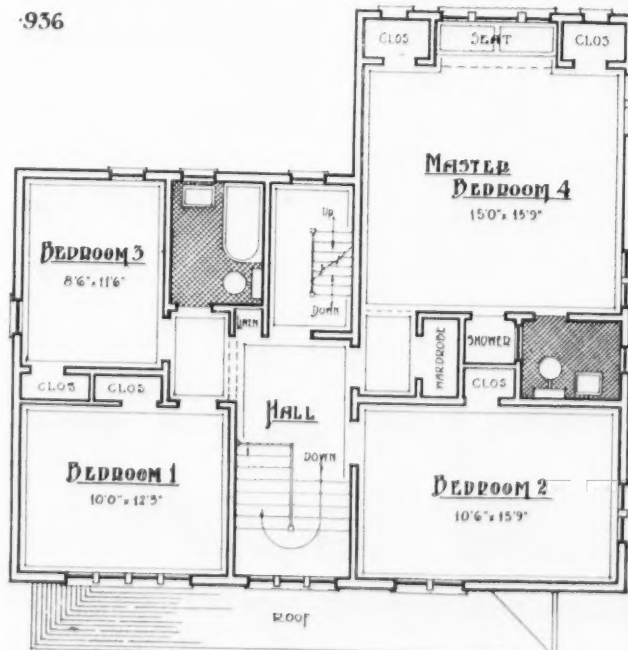
The designs in these plan books seldom originate in Canada, even when passing as Canadian. Perhaps our population isn't sufficient to furnish a large enough market for "plan factories". Anyway, most of the stuff is imported. I don't know all about it, can't even imagine how or why some of the designs are created. But let's draw on our imaginations a bit and make a guess at it.

We'll assume that the profit will be on the book, rather than in selling plans, so the proposition boils down to producing say fifty or a hundred pages. To sell at a popular price, the

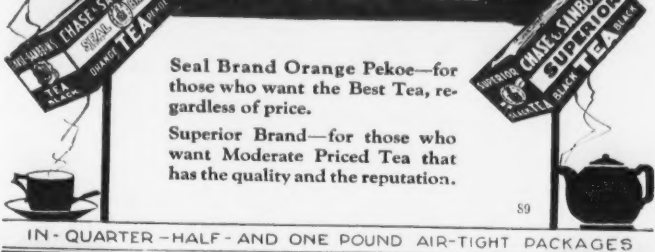
Imagine a "plan factory", draughting room with numerous young chaps having sufficient training to make drawings but not necessarily being

or adding a sunroom or other variation and adapting a different exterior. Perhaps the exterior may really be only a minor variation. Another man, a specialist in exterior sketching, or "perspective rendering", now takes a whirl at it. His business is to make the drawing as alluring as possible, even though a house built from it will be most unalluring. An artist can do a lot to make the design "look like what it aint". An actual photo of the building would fall far short of the sketch and might not help the sale of the book. The whole object is quantity production and a book that appears to give good value for the money. After you have examined the plans, you lose interest. But some of the plans are sold, they are a by-product and increase the profits somewhat. Building from them is a big economic waste.

Fortunately, there are better plan books. One I have in mind, also produced in the States, is not widely circulated but contains some fairly good designs and some of real merit. One might feel that he is getting good "building value" in selecting from this book. The receipts from the sale of the book itself would hardly warrant its production. Apart from the time required to produce the necessary drawings, the cost of the cuts for the illustrations would be several hundred dollars; the cost of printing say two thousand copies would be about \$2,000. Selling at a dollar, there'd be a loss. The designs must



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Seal Brand Orange Pekoe—for those who want the Best Tea, regardless of price.

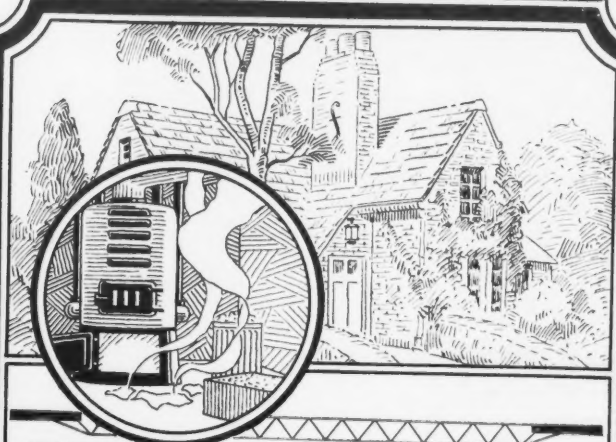
Superior Brand—for those who want Moderate Priced Tea that has the quality and the reputation.

IN - QUARTER - HALF - AND ONE POUND AIR-TIGHT PACKAGES

A "whole-meal" biscuit  
endorsed by doctors  
and dietists.



Weston's  
DIGESTIVE



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Massillon Bar Joist Floor Construction will keep fire from spreading into your home, endangering the lives of your family and ruining your irreplaceable valuables and furnishings.

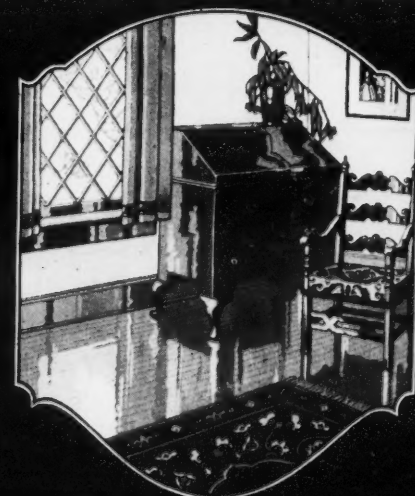
The Massillon Bar Joist is a product of modern engineering skill and has been designed to meet the ever growing demand for better homes that will resist the fire evil.

Don't invite fire losses and dangers—before you build ask your architect about the

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Mrs. A. D. McRae, Vancouver, was the guest of honor at a luncheon given by Mrs. Christopher Cator, at the Empress Hotel, Victoria, on Monday, when those invited to meet her were, Mrs. P. W. Nelles, Mrs. John R. Totten, New York; Mrs. Herman Robertson, Mrs. Herbert J. Wilson, Mrs. C. E. Thomas, Mrs. Harry Bullen, and Mrs. F. W. Hartley.

Mrs. Wilmet Broughall is again in Hamilton, after a visit to her mother, Mrs. Hagarty, of Chestnut Park, Toronto.

Dr. R. W. Powell, of Ottawa, is the guest at Port Credit of Colonel and Mrs. Agar Adamson.



A RECENT BRIDE  
This charming bride, Mrs. James Arnold Meek, was before her marriage Gladys Elsie, daughter of Mr. and Mrs. J. Sutcliffe Smith, of St. Catharines.  
—Photo by Whyte.

Dr. and Mrs. W. P. M. Kennedy and family, of Toronto, have left to spend the summer at Lake Kingsmere, Que.

Mr. Cecil Wainwright, of Toronto, has sailed to spend the summer in Europe.

A pretty wedding took place at the Church of the Redeemer, Toronto, at 3.30 o'clock, on Saturday afternoon, of last week, when Marguerite Turner, daughter of Mr. and Mrs. J. W. E. Pointon, became the bride of Mr. George R. Boardman Stokes, son of Mr. William Stokes and the late Mrs. Stokes, of Toronto. Palms, azaleas and hydrangeas were used on the altar with Spring flowers, to form an effective setting for the bride, who was given in marriage by her father. Her gown was of beige chiffon with hand-made lace and rhinestone ornaments. Her hat was a large beige model trimmed with pink and blue flowers, and she wore the bridegroom's gift, a platinum watch. Her flowers were butterfly roses and lilies-of-the-valley, with a few clusters of forget-me-nots. Miss Kaye Pointon was her sister's bridesmaid, wearing a flesh pink chiffon gown, with hat to match, and carrying Columbia roses and baby's breath. Mr. Norman Howard was best man, and during the signing of the register and throughout the ceremony, wedding music was furnished by Dr. Otto James. Following the ceremony, a small reception was held at the home of the bride's parents, the house being attractively arranged with lilies, roses and Spring flowers. Mr. and Mrs. Pointon and Mr. William Stokes received with the bride and bridegroom. Mrs. Pointon wearing a graceful gown of navy blue and rose georgette, with rose hat and corsage of roses and mauve sweet peas. Rev. R. A. Armstrong proposed the toast, "The Bride." Later Mr. and Mrs. Stokes left for New York and Atlantic City, the bride travelling in a three-piece jacket dress of blue Canton crepe, a blue felt hat to match, and gray shoes and stockings, a platinum fox fur and gray suede coat.

St. Paul's Church, Bloor Street, Toronto, was the scene of a very pretty wedding on Saturday of last week, when the Rev. Dr. Cody officiating, Marion Agnes, daughter of Mr. and Mrs. George F. Watson, became the bride of Mr. Norman Douglas Mackay, son of Mr. and Mrs. John Mackay, of Toronto. The bride, who was given away by her father, was very charming in her exquisite robe of white georgette, made with lace medallions and showing inserts of lace at the sides. The sleeves were long and tight, and the skirt short, with an uneven hemline having lace points. A court train of white crepe remain fell gracefully from the shoulders, and over all fell a bridal veil of lace and tulle, caught with orange blossoms. The shower bouquet was of butterfly roses, white orchids and lilies-of-the-valley. There were three attendants, Mrs. Harry Booth, sister of the bride, as matron of honor, and two brides-

maids, Mrs. William Dafee and Miss Elizabeth Mackay, sister of the bridegroom. They wore gowns of hyacinth blue georgette, with full skirts. A butterfly rose on the shoulder was caught with blue ribbon, which fell in streamers at the side. They wore hats of delicate beige mohair and shoes to match. Their flowers were blue cornflowers, butterfly roses and maidenhair fern. Mr. Douglas Mackay, brother of the bridegroom, acted as best man, and the ushers were Mr. James Watson, Mr. Edward McPherson, Mr. Andrew Gunn and Mr. William Watson. Following the ceremony a reception was held at the home of the bride's parents, 55 Glen Road. Receiving with the bride and bridegroom were Mr. and Mrs. Watson, the latter wearing a handsome gown of beige crepe, a hat of black mohair and lace, and butterfly roses. Also receiving were Sir and Mrs. John Mackay, Mrs. Mackay in French blue with hat to match. Later, Mr. and Mrs. Mackay left on a honeymoon trip, the bride travelling in a costume of French beige and hat and shoes of matching tone. On their return they will reside at 36 Hudson Drive.

Captain Pointon entertained at the Royal Island Yacht Club, recently for Miss Grace McCann, of Sydney, N.S., who has been visiting Mr. and Mrs. John Farquharson in Toronto.

The marriage of Miss Evelyn Clarke Parsons to Mr. Wilfred Stewart Pate took place at St. Simon's Church, Toronto, at 3.30 on Wednesday afternoon of last week. The pastor, the Rev. F. H. Brewin, officiated. The guests' pews were marked off with clusters of mauve lilac and tulle. Mauve and white lilac, Spring flowers, palms and ferns decorated the church. The bride, who was given away by her uncle, Lieut.-Colonel A. G. Peuchen, wore a gown of exquisite hand-made lace, a hundred

and fifty years old, with girdle of lace and long tight sleeves. There was a long satin train, over which a veil of rose point lace fell from the head, where it was caught in cap fashion with orange blossoms. Her shoes were of white and her bouquet of white lilies and white roses. Miss Allison Roberts, as bridesmaid, wore a smart frock of periwinkle blue georgette with long ties at the side, a blue felt hat, and carried pink roses. Mr. Max Harcraft acted as best man. The ushers were Mr. Brough Macdonald and Mr. Matt Ellis. Following the ceremony a reception was held at Colonel and Mrs. Peuchen's house, 105 Roxborough Street East. Mrs. Peuchen, who received with Mrs. W. Parsons and Mrs. Pate, wore a gown of black georgette, black hat and American Beauty roses. Mrs. Parsons was gowned in black lace with shawl of Indian embroidery, and wore a black hat. Mrs. Pate, sister of the bride, was in a pink georgette frock, with pink hat, and carried a bouquet of roses and forget-me-nots. The attractive drawing-room was done with masses of lilac. The bride went away in a suit of navy blue with silver fox fur and navy blue hat. Mr. and Mrs. Pate left for Detroit, and will live in Fort William.

The graduating exercises of the School for Nurses, Wellesley Hospital, Toronto, were held in the beautiful grounds of the Hospital, on Tuesday afternoon of last week. Great flags were hung among the trees, and a platform accommodated those who took part in the program. On the platform were Sir William Mulock, president of the board; Miss Ida Smith, superintendent of nurses; Rev. J. R. P. Slater, Minister of Old St. Andrew's Church; Lady Baillie, Dr. and Mrs. Herbert Bruce, Mr. Gordon Oeler, and others. Each of the graduate nurses carried an armful of presentation flowers. Miss Ida Smith, superintendent of nurses, wore a blue gown with trimmings of lighter blue, and a blue straw hat, and carried a bouquet of flowers. Lady Baillie was in white crepe with white coat trimmed with ermine, and white felt hat. Mrs. Bruce was very attractive in beige crepe, with coat of beige, having fur of the same shade, and large hat of brown crinoline. For ornament she wore a long chain of jade beads. The tea tent was hung with colored

pennants, and the long table was done with Spring flowers. Those present included: Dr. and Mrs. Harold Parsons, Dr. and Mrs. H. B. Anderson, Mrs. W. Middleton, Miss Margaret Middleton, Mrs. J. E. Elliott, Dr. and Mrs. Colin Campbell, Dr. and Mrs. Alex McKenzie, Dr. Geoffrey Boyd, Miss Elizabeth Boyd, Rev. Henry Marsh, Dr. and Mrs. Gibb Wishart, Dr. and Mrs. Marlow, Hon. W. F. Nickle, Mr. and Mrs. W. Nickle, Mrs. Hunter Ogilvie, Miss Marion Ogilvie, Mrs. R. C. Matthews, Mr. and Mrs. W. B. MacLean, Mr. Robert Holmes, Mr. and Mrs. Victor Ross, Dr. and Mrs. Harris McPhedran, Mrs. Joseph Oliver, Mrs. George Wilson, Mrs. W. Goulding, Mrs. Arnold Matthews, Mrs. Grenville Rolph, Miss Snively, Dr. Moorehead, Miss Edith Baillie, Dr. and Mrs. Rush, Dr. Caven, Dr. and Mrs. Crompton, Dr. and Mrs. R. I. Harris, Dr. and Mrs. Clark Noble, Dr. and Mrs. Gordon Galle, Dr. Lockwood, Mrs. Robert Bruce, Miss P. Macdonald, Miss M. Boyd, Miss Edith Carson, Colonel A. E. Kirkpatrick, Col. Poupore, Mrs. Bunsay, Miss Edith Cowan, Miss Jessie Campbell, Mrs. G. B. Woods, Dr. and Mrs. Adams, Dr. and Mrs. Harold Ball.

Sir Daniel McMillan, K.C.M.G., recently entertained at luncheon at his residence on Wellington Crescent, Winnipeg, for Mr. Aston Burrows, who was paying a visit to that city. The other guests were the Archbishop of Rupert's Land, Mr. Isaac Campbell, K.C., Mr. Heber Archibald, Dr. R. J. Blanchard, Mr. C. N. Bell, L.L.D., Mr. W. F. Alloway, Mr. J. W. Dafee, L.L.D., and Mrs. W. W. McMillan.

Colonel John Michie, of St. George Street, Toronto, and his sister, Miss Michie, are sailing on the twenty-third for Scotland.

Dr. A. D. Blackader, of Montreal, is in Toronto this week, a guest at the York Club.

Dean and Mrs. Playfair Murrich, of Toronto, were week-end guests of Professor Wong at Canton.

Mrs. Newton M. Young, Lawrence Park, Toronto, is visiting her sister, Mrs. Reginald Derrick, Moncton, N.B., for a few weeks.

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## FAMOUS FEET

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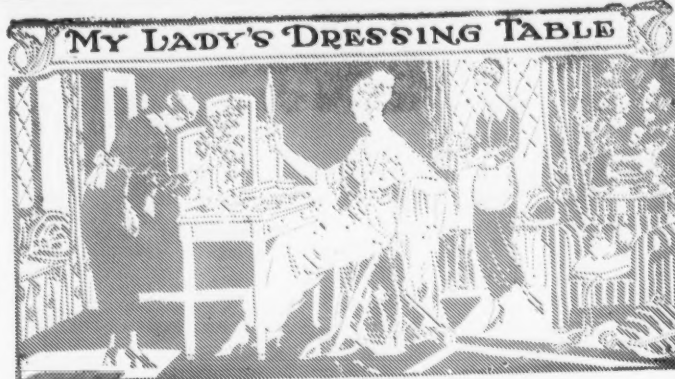
"I have several hobbies," writes Gilda Gray, the incomparable dancer and screen star! "But I do not keep a corn."

"Keeping a corn these days seems like an eccentricity, when a day or two with Blue-jay will drive the troublesome offender away."

And what a delightful way to end a corn! A dainty pad... like velvet... fits over the corn and stops the pain at once... One plaster usually conquers the corn. But even the deep-seated corn seldom requires more than two... The new 1027 Blue-jay, with the new creamy-white pad, is now ready at your drug store... For calluses and bunions use Blue-jay Bunion and Callus Plasters.

**THE New Blue-jay**

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**MY LADY'S DRESSING TABLE**

THERE is one thing which the Canadian woman does not appreciate, according to an Englishwoman who was visiting Canada this year. "You do not understand the benefits of rain," she declared. "On the first Saturday in June I heard complaints everywhere about the rain which lasted most of the day. Now, I went for a long tramp in the afternoon and never enjoyed a walk more. The country was delightful with its blossoms and its fresh fields. And, incidentally," continued the enthusiastic pedestrian, "a day like this is off a few cocktails and cups of strong tea and sweets."

If you are a getting-on-lady, you will have to take your warning even more seriously, or you may have a nasty breakdown. Your trouble is most probably due to overwork and worry and trying to rush about as you did twenty years ago.

What about the milk and darkness cure?

Take your whole day off, for instance, or Sunday if otherwise you only get a half day. A very light supper the night before, early to bed,



PARIS REVIVES THE FEATHER BOA  
Examples of the new fashions seen at the opening of the Paris racing season at Longchamps. A feature was the number of feather boas, worn in some cases in conjunction with crepe de chine dresses in pastel shades.

fine for the complexion. When I got home, my skin looked so thoroughly freshened that I seemed five years younger. All the people I met were complaining of the rain, and seemed to think that they could enjoy nothing in the rain. On the contrary, the very best exercise in the world is a walk in the rain."

Now, most Canadian women will admit that walking is not an exercise in which they indulge to any healthful extent. We Canadians envy the complexions of the women who come from the British Isles, but fail to copy their example of taking brisk walks though the rain be pouring down. We have no excuse for avoiding the June showers, for the air is usually soft and fragrant on a rainy day. Of course, November is another matter, and it is a brave woman who would set out on a bleak November day to walk through the rain. Our houses are usually over-heated through the winter months, and so we come to the month of June with the skin dry and harsh. Thus, it would be well for us to heed the overseas criticism and to set out on a health and beauty pilgrimage. The country is at its best, and even the city streets are full of verdant loveliness. The pedestrian has many dangers to encounter in the course of a city walk; but he usually has the consolation of knowing that he has better health than the man in the limousine.

HAVE you ever felt you really could not go on any longer? Of course, it is only a "feeling," and should not really be encouraged. Usually it is the feeling that young people call being "fed-up" and older people call feeling out-of-sorts, but sometimes it is a warning to you to call a halt.

If you are young you had better pull yourself up and see if you are wasting your valuable nerve force with cocktails and too many late nights, and allowing a craving for excitement to fray your nerves. You cannot go on burning the candle at both ends.

So pull up just a little, knock off a late night here and there, and drop

a hot bran bath, which is such a soothing thing in itself—that starts the cure. Then you get up late after no breakfast—only some hot, weak tea (absurdly weak, please), and a good pinch of Epsom salts.

Close your window, light the gas fire, if you have one, and either have a warm bath with a teaspoonful of salt in it, or a good sponge down with salt water. Then back to bed. Turn the gas down or out, open the window a little at the top, and pull the blind a good deal more than half-way down.

Now comes the best but more difficult part of the treatment.

Try and rest your mind. Put away all your petty cares. Let the house or flat "go." Neglect everything and everybody for a few hours unless, as sometimes is the case, it is quite impossible.

Don't forget you are not nearly as important as you think you are (we none of us are!), and just "let go" for one day.

Or better still—take the morning in bed, or, best of all, you take a whole day in bed. Open your bedroom window wide, if not too icily cold, sit up in bed, well wrapped up, and do some deep-breathing exercises.

Then you lie on your back, relax every muscle and very slowly stretch your spine. Stretch your arms and your legs, and your neck.

Then bathe your eyes with rose-water or horacic lotion. If you have made it the night before it will be ready by your side.

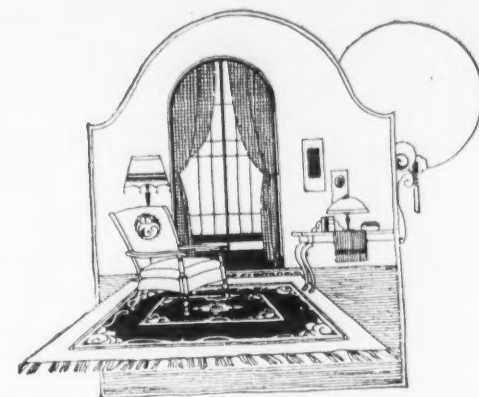
Don't care for one day. Breathe deeply and rhythmically whenever you remember it. Keep a jug of milk by the bed and a siphon of soda. Dilute the milk with a little and take a sip now and again. If you are hungry, eat a biscuit. Don't have anything all day excepting the milk, unless you actually long for another cup of weak tea.

Keep the room dark, doze off when you can, rest your mind and your face, and the worries you have been clinging to.

Think over your blessings, fill your mind with love and peace and harmony. Think of all the beautiful things you can. Picture a mild spring day, violet-scented and entrancing; a

## Dressing Table Coupon

Readers who wish to avail themselves of the advice of this department should enclose this coupon with their letters—also a stamped and addressed envelope. Write on one side of the paper and limit enquiries to two in number.



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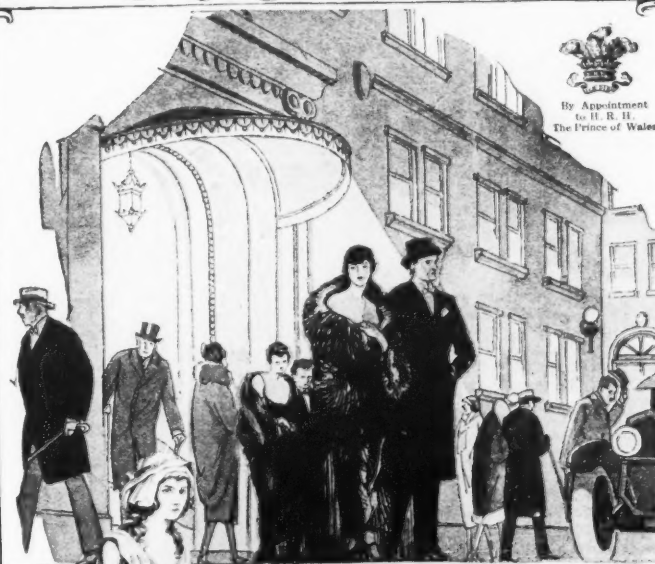
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Box of Three Large Tablets \$1.00, or 35c the Tablet

Also: Lavender Water, \$1.00; \$1.75; Face Powder, 85c; Compact, \$1.00; \$1.50; Talc, 50c; 75c; Sachet, 25c; Shampoo, 10c the cartridge; Bath Salts, \$1.00; Bath Detergent Powder, \$1.50.

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### Here and There in the Old World

From Grave to Gay  
From Lively to Severe

**L**ONDON playgoers are hearing a Nazimova voice and accent which are quite different from those which greeted them when the eminent Russian actress first emerged from Russia 22 years ago.

When at the age of 25 she first appeared in London she spoke only Russian. She has now returned to London for a four-weeks engagement, which began on May 30, in an intensely emotional sketch by Edgar Allan Woolfe called "A Woman of the Earth", with which she has beguiled New York music-hall audiences throughout the past winter.

There is an anecdote that when she boarded her first ship at Liverpool for the United States she knew only one English word—"seasick". Once aboard, she tells me, she soon learned another word. "I was informed by a waggish ship's officer," she says, "that 'more' meant 'that is all'." And she recalls with merriment the distraction of the harassed porter at the dock as she kept saying "more".

When she came to the States her New York admirers arranged for eight matinees of the Ibsen drama, believing that the Ibsen contingent would be satisfied with that, especially as only Russian was then spoken by her. But so enthusiastic were her audiences that the engagement lasted two years.

Mme. Nazimova at 47 is the same earnest worker as she was at 25 when London first saw her. She never goes out to a dinner, a dance, or a party. "It means," she says, "twenty minutes of giving everything you have". She clenches her shapely hands and adds: "Then you have to spend four hours recovering and prepare for your evening performance."

In her cinema work Mme. Nazimova has had a very prosperous career. One experience she had in a Broadway music-hall still constitutes a record for compensation in that field. She had contracted to play "The Unknown Lady", a divorce sketch, for five weeks for \$15,000. After two performances and a vigorous protest from the Catholic Writers' Guild the sketch was taken from the bill. Nazimova was paid her full \$15,000 for the two performances.

**A**N AMERICAN girl who was recently presented at Court, declared that she would take back to America impressions which she would never forget. She said:

**American at English Court** "What astounded me was that the King and Queen smiled at everyone presented to them. The Queen looked so beautiful and stately and yet so friendly that I forgot my shyness. At one time the thought came to me that I must be Alice in Wonderland; it seemed so like a dream. All the pretty girls in the world seemed to be gathered there, and the white of their dresses made me feel dizzy, mingled with the red of the men's uniforms, like a great chess board. And then there were the older people in dresses of blue and mauve, matching the decorations."

While we were waiting to be presented some of the girls appeared very nervous and everyone felt that they wanted to talk in whispers."

**H**ISTORIC romance is associated with the Marie-Antoinette exhibition which was recently opened in the library at Versailles—that fine building which was the Ministry of Foreign Affairs in the days when Choiseul directed the policy of France. In spite of her prodigality and her Austrian origin, the personal grace in good fortune and the tender dignity in evil days of this daintily unhappy queen have always assured her a place in the hearts of the French, and there will be many visitors to see the relics, which, almost trivial in themselves, suggest much of the personality and its setting. There are the prayer book, with the words which she wrote in it a few hours before her execution; the gloves of the little Dauphin, which she pressed to her heart as she was carried from the Temple to the Conciergerie; letters of farewell to her friends. On the other hand, there is the pattern book from which she chose the materials for the dresses to be made for her by Madame Bertin, and there are many porcelains and miniatures and book-bindings stamped in gold, which suggest the background of a whole society as well as their personal association with the queen.

**W**OMEN students of Girton or Newnham Colleges, Cambridge, are now eligible for University scholarships, prizes, and like emoluments. Hitherto they have been excluded from participation in these rewards, which are so highly valued by the men.

**At Last Cambridge** The Vice-Chancellor yesterday announced a new statute making the women eligible, and the Council of Senate states that all scholarships, prizes, and like emoluments which are to be awarded in the remainder of 1927 are open to the women except the Harkness Scholarship and the Bhaonagar Medal.

Oxford University, in Convocation, yesterday promulgated a statute admitting women to all the professorships, readerships, and university teacherships.

**A** YOUNG man named Andreas Kurdi was sentenced at Budapest to three months' imprisonment for disorderly behavior, and two days later received a message to come to prison and undergo his sentence.

**Victim of a Shrew** It was not, however, Andreas Kurdi, jun., but his father, Andreas Kurdi, sen., who went to the prison and served the sentence.

The fraud was not discovered until the time had come for the prisoner's discharge, and although the prison officials sympathized with him for doing what was presumably an act of parental affection they took proceedings against him.

The judge asked him why he had impersonated his son.

"For years," he replied, "I have almost split my head trying to think of some way in which I could escape, if only for a little while, from the hell in which I and my wife have lived for the past 25 years. I seized with both hands the chance of leading a peaceful life."

The judge was so touched that he acquitted the man, remarking, "You understand you are acquitted."

"I understand the sentence very well," replied Kurdi, "and am exceedingly sorry. To have been acquitted is no advantage to me—it only means that I must go back to my wife."

**VISITORS** to Westminster Abbey have discovered a new wonder to admire in the Roll of Honor of the Royal Army Medical Corps, dedicated last Sunday afternoon, which has been placed open in a special case in the Chapter House.

Yesterday a continuous stream of sightseers flowed towards this book, which cost £2,500 to make and took three years to complete.

Known as the Gold Book, it is the work of an accomplished illuminator, Mr. Graily Hewitt. In his task he had the help of six assistants, five of whom were women, but most of the writing he did himself.

It is written in fifteenth-century Italian style, from which our printing was evolved, and so is easy to read. Even the closest examination fails to convince the observer that such perfectly formed letters could be written by hand. There are 270 pages of writing, giving in red the rank and date of death, in black the name, and in gold the medals won by the fallen.

Each page is fully illuminated in red, brown, gold, green and blue, with pictures of trees, scrolls, and natural life.

#### The Bluebells

It was a tide of bluebells,  
Swayed in the light spring breeze,  
Eddying, reflowing, rippling  
Against the trees.

We, in the broken sunlight,  
Watching the boughs' green skies,  
Lay like Love's vessels drifting  
To Paradise.

—Trevor Blakemore.

What is Liberalism but belief in the plenary inspiration of the old man?  
—Dean Inge.



Neglect takes a high toll

## 4 out of 5 invite Pyorrhea

Dread Pyorrhea, with its host of serious ills, does not come uncalled for. It comes as the guest of Neglect and Carelessness.

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You need have no fear of vicious Pyorrhea. Start now using Forhan's for the Gums.

Used regularly and in time, Forhan's prevents Pyorrhea or checks its vicious course. It firms the gums and keeps them healthy. It protects teeth and keeps them snowy white.

It is the formula of R. J. Forhan, D. D. S., and contains Forhan's Pyorrhea Liquid, used by dentists everywhere. Safeguard your health! See your dentist twice a year. Start using Forhan's regularly morning and night. Teach your children this good habit. Play safe—get a tube today. At all druggists, 35c and 60c.

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**We make this promise**  
Everybody wants a sweet, fresh breath. If you try this new, sparkling, Forhan's Antiseptic Refreshant once, you'll never go back to ordinary mouthwashes that only hide bad breath with their tell-tale odors. Forhan's Antiseptic Refreshant is a success. Try it.



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**Cox's Gelatine Recipes** is full of good things—recipes for nearly everything from soups to ice creams and candies. It's printed in both French and English and will be mailed free to anyone requesting a copy. Address the

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Add a Teaspoonful of Bovril to every two eggs. Mix in usual way.  
**BOVRIL**  
Makes Them Delicious

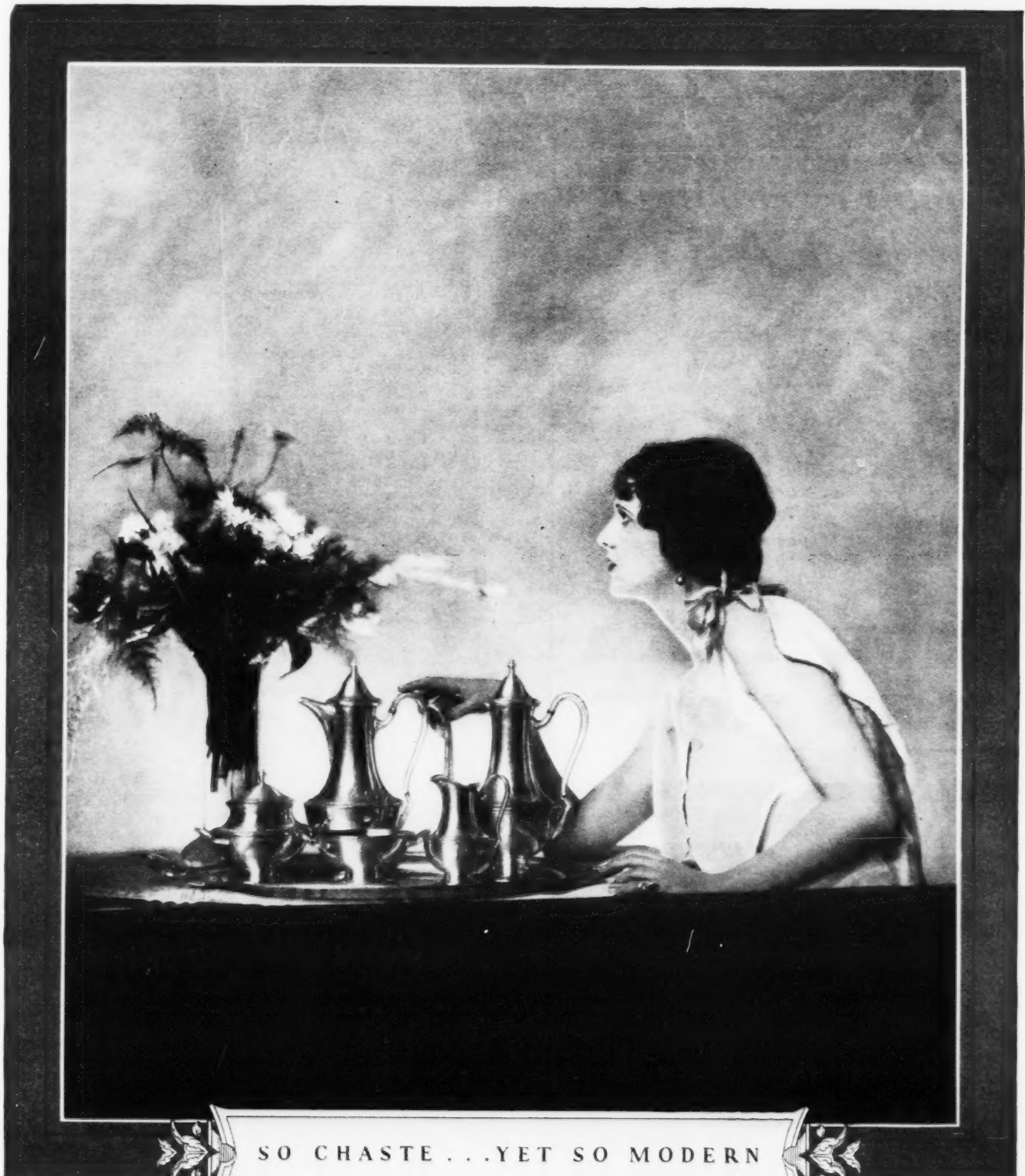
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And will harmonize with any color decorations.  
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Glass Heads, Steel Points  
for heavy framed pictures, mirrors, etc. use  
**Moore Push-Pins Hangers**  
They strongly grip the wall.  
Use them everywhere.  
Send for sample. New Enamel  
Cup Hook.  
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Doesn't hurt one bit! Drop a little "Freezone" on an aching corn, instantly that corn stops hurting, then shortly you lift it right off with fingers. Your druggist sells a tiny bottle of "Freezone" for a few cents, sufficient to remove every hard corn, soft corn, or corn between the toes, and the foot calluses, without soreness or irritation.



SO CHASTE...YET SO MODERN

"YOUR taste in silverware, Edythe, is like your taste in gowns . . . so chaste and correct . . . and yet so ultra."

Edythe smiled inwardly . . . . It was only a fortnight ago that she had discarded the garish, heavily filigreed service inherited from grandmother . . . . and acquired the new and delicately charming Argosy pattern in 1847 ROGERS BROS. Silverplate.

She'd have changed long before, had she known the moderate cost. Her Pieces of 8 set, with covers for eight in knives, forks and spoons, cost only \$50.00 . . . . And with dinner and tea sets to match at prices correspondingly moderate! Ask your dealer for 1847 ROGERS BROS. Silverplate.

**MAY WE SEND YOU OUR NEW BOOK?** A most charming little brochure . . . . beautifully illustrated . . . . and containing a gold mine of suggestions for the hostess on both formal and informal entertaining. A copy is yours for the asking. Write for Booklet C-12 to International Silver Company of Canada, Limited, Hamilton, Ontario.





### Watson's New Undersilks — The Season's Smartest and Daintiest

Actual replicas of the choicest Paris creations! Soft, filmy, sheer—yet woven from strong silken strands which retain their lustre and elasticity through washing after washing.

Wearing this exquisite lingerie your frocks and gowns take on smarter, more graceful lines because Watson's are "tailored to fit." The youthful, slenderizing cut enhances the natural beauty of the figure.

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Makes sprinkling a  
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**"Navy Toilet Tissue"**

NAVY TISSUE is soft and absorbent and, like all Eddy tissues, is manufactured under the most exacting sanitary conditions.

Each roll of "NAVY" Tissue is guaranteed to contain 700 sheets. Quality and Economy combined.



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Sir Francois Lemieux and Lady Lemieux, of Quebec, are at their summer residence at Cacouna, Que.

Lady Drummond, of Montreal, with her grandson, Master Guy Drummond, left on June 17 for the Pacific Coast, and will return at the end of July.

Lady Forget, of Montreal, is at her summer place, Gli Mont, St. Irene-les-Bains, for the summer. Her daughter-in-law, Mrs. Maurice Forget, is spending a fortnight at St. Irene-les-Bains with Lady Forget.

Mr. Justice Mignault and Madame Mignault, of Ottawa, left last week for their summer residence at Pointe Claire, Que.

Mrs. Robert Loring, of Montreal, recently sailed in the S.S. *Empress of France* for England, where she will spend the summer.

Sir Montagu and Lady Allan, of Montreal, accompanied their daughter, Miss Martha Allan, to Quebec last week. Miss Allan was sailing for England on Wednesday, June 8, in the S.S. *Empress of France*.

Miss Pearl Forsyth, of Montreal, formerly of Toronto, has been a visitor in Toronto, where she was a bridesmaid at the marriage of Miss Margaret Walsh to Mr. Robert Watson Gouinlock. During her stay Miss Forsyth was the guest of Miss Isobel Cawthra, of St. George Street, and of Miss Louise Gooderham, both of whom were also bridesmaids at this smart wedding.

The Governor-General was a distinguished guest at the luncheon given by the Canadian Club at the Chateau Laurier, Ottawa, in honor of Colonel J. G. Foster, on Monday of last week.

The Countess of Ashburnham, of Fredericton, N.B., has recently been in Quebec, guest of Mrs. L. W. Bailey. Mrs. Babbitt, of Fredericton, was also Mrs. Bailey's guest.

The Marquis and Marchioness of Exeter, England, and Lady Winifred Cecil, who are visitors in Canada, have been guests of the Governor-General and Lady Willingdon at Government House, Ottawa.

Mrs. Ian Howden, of Folkestone, England, was recently in Montreal, guest of her sister, Mrs. T. E. Merrett. Mrs. Howden left on Tuesday for Toronto, to be the guest of Mrs. F. B. Osler.

Colonel and Mrs. Humphrey Snow are again in Ottawa, after a visit to Montreal, where they were the guests for a few days of Mr. and Mrs. D. Forbes Angus.

Mrs. H. A. Stewart recently returned to Montreal after spending some time in San Francisco, and in Winnipeg, where she was the guest of her daughter, Mrs. Philip Osler.

Major and Mrs. G. A. E. Chapman, Miss Jocelyn Chapman and Mrs. W. H. Rowley were recently dinner guests of the Governor-General and Viscountess Willingdon at Government House, Ottawa.

Mr. and Mrs. William Hope recently returned to Montreal from their summer place at St. Andrew's-by-the-Sea to attend the marriage of Miss Rachel Allan, to Major Wheeler, M.C., which took place on Tuesday of last week. While in Montreal Mr. and Mrs. Hope were at the Ritz-Carlton.

Major and Mrs. William Hart, of Kingston, entertained at a dinner, recently, in honor of Sir Arthur and Lady Currie, who were in Kingston for a few days after a short visit to London, Ontario. Major and Mrs. Willis O'Connor, of Ottawa, were among the guests.

The marriage of Miss Margaret Rachel Allan, daughter of the late Mrs. Hugh Allan and of Mr. Hugh Allan, of Montreal, to Major George B. H. Wheeler, M.C., 21st Lancers, younger brother of Sir Granville Wheeler, Bart, M.P., took place on Tuesday of last week, at half-past two o'clock, at the Church of St. Andrew and St. Paul, The Rectory, Dr. Donald officiated. The church was beautifully decorated with a background of Boston ferns. There were large vases of lilies at the East end, and standards of white peonies and white lilies in showery effect were placed in front of the choir pews and flanked the aisle. Tall palms were alternated with the floral decorations.

The bride, who was given away by her father, wore a dress of deep cream satin duchesse, heavily embroidered in diamonds and pearls, with the long train caught from the shoulders edged with Brussels lace and orange blossoms and a Brussels lace veil, held with a coronet of orange blossoms. She carried a bouquet of white roses and lilies-of-the-valley, and her ornaments were pearls. The matron-of-honor and the bridesmaids were gowned alike in rose pink crêpe de Chine dresses with large pink ermine hats trimmed with silver, and wore the bridegroom's present of blue enamel and pearl brooches, bearing the initials of the bride and bridegroom. They carried bouquets of pink Butterfly roses. Mrs. Charles Ballantyne acted as matron-of-honor, and Miss Rosemary Horne and Miss Dorothy Cook as bridesmaids. Captain Hastings Wheeler, brother of the bridegroom, was best man. The four ushers were Major Arthur Landon, Mr. Hartland Paterson, Mr. Russell Cowan, and Mr. James Routledge. During the signing of the register, the organist played a selection. Owing to family mourning no reception was held. The bride's going-away dress was of grey crêpe de Chine, with a hat to match,

and a grey chiffon coat. Major and Mrs. Wheeler left on their way to England to attend the Court of June 21, and are later taking up their residence in Kent, at Syndale Park, near Faversham.

At the marriage of Miss Theodora Machado, daughter of Mr. and Mrs. J. A. Machado, to Mr. Thurlow Merrill Prentice, of Hartford, Conn., which will take place on Saturday afternoon, June 25, at four o'clock, in Chalmers United Church, Ottawa, the attendants will be Mrs. John Calhoun, of Springfield, Mass., a sister of the bride, as matron of honor; Miss Nora Macoun, as maid of honor, and five bridesmaids, Miss Phoebe Grierson, Miss Grizel Holbrook, Miss Frances Cousens, Mrs. Melville Rogers and Mrs. Thomas Hapgood, a sister of the bridegroom, of Hartford, Conn. Mr. John Calhoun, of Springfield, Mass., will be the best man, and those acting as ushers are Mr. David G. Dutton, of Poughkeepsie, N.Y.; Mr. Frank Calhoun, of Cornwall, Conn.; Mr. Reinold Parker, of Bridgeport, Conn.; Mr. Lewis Adams, of Newhaven, Conn.; Mr. Thomas Hapgood, of Hartford, Conn.; Mr. Elbridge Stratton, of Bronxville, N.Y.; Mr. Jose A. Machado, Jr., of New York, and Mr. John Machado, of Montreal, the latter brothers of the bride.

Mrs. Frank McKenna, of Spencerwood, Quebec, and her daughter, Miss Yvette McKenna, who has been at school in France, returned to Quebec on June 10 from Europe.

Mrs. O. R. Rowley is visiting Mrs. Hibbard in Dunham, Que., for ten days. Miss Grace Rowley returned to the city recently from Ottawa, where she had been visiting her aunt, Miss H. B. Rowley, and Miss Eleanor Plaut for ten days. Miss Rowley attended the garden party given on the King's birthday at Government House.

Commander-Lieutenant Huntingdon-Whiteley and Mrs. Huntingdon-Whiteley left Quebec on Wednesday by the *Empress of France* for England. Mrs. Huntingdon-Whiteley is the daughter of Mr. Stanley Baldwin, Prime Minister of England.

The Misses Kerr, daughters of Senator Kerr, of Cobourg, recently went to Ottawa by motor and were guests at the Chateau Laurier.

Mrs. Thomas Bell, wife of Mr. Thomas Bell, M.P. for Saint John, entertained at a very enjoyable luncheon on Tuesday at the Riverside Country Club, Saint John. The table was very pleasing to the eye with its decorations of pink carnations and snapdragon. Bridge was played after luncheon. The guests were Mrs. Frederick A. Peters, Mrs. Frederick B. Schofield, Mrs. Walter Allison, Mrs. A. M. Peters, Mrs. Harold Brock, Mrs. P. F. Blanchet, Mrs. John McIntyre, Mrs. H. F. Puddington, Mrs. W. R. Turnbull, Mrs. G. Ernest Barbour, Mrs. James L. McAvity, Miss Ann Brock and Miss Ann Puddington.

The Countess of Ashburnham, Mrs. Albert J. Gregory, Miss Mary Gregory, Mrs. D. Lee Babbitt, of Fredericton, left Fredericton on Wednesday morning in the Countess of Ashburnham's automobile for Quebec, to be present at the wedding of Miss Edith D. G. Wright, daughter of Archdeacon R. W. E. Wright, of Quebec, and Mr. Hurd Anthony Forbes Gregory, son of Mrs. Gregory and the late Mr. Albert J. Gregory, of Fredericton, N.B.

Major-General Macdonell, of Ottawa, has arrived in Rothsay, N.B., to spend several weeks.

### London Letter

(Continued from page 30)

deep I should think, lining the road. That was only a glimpse, but the following evening I was crossing the Mall on my way back from Colonel John Buchan's lecture (in the house, by the way, of Lady Violet Astor, who will be remembered as a little girl in Canada when Lord and Lady Minto were at Rideau Hall) and came in for all the sights.

It was broad daylight, and a long line of cars filled one side of that beautiful processional road which leads from Admiralty Arch to the Palace. Fortunately for the sight-seers most cars have a good expanse of glass for their sides, so there was nothing between the people going to Court and their admirers. The latter were quite pleasant and well-behaved, but they treated the show as a show. They went close up to the cars and gazed steadily at the occupants, and even invited their relations and the baby to see the pretty sight. Most of the people in the cars showed great composure. Some of them chatted and laughed together as if they were alone, and very few showed signs of embarrassment or nervousness. I read of a girl who was taking a law examination and studied hard while she waited, but in my fleeting glances at the cars I saw nothing more studious than a lady reading a newspaper with which she shielded her face.

A friend told me of one old woman who gazed at a certain girl and later returned to tell her that she was not the prettiest nor the smartest, but in the eyes of the old dame she was the

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Small Jensen cup with new reed and berry design. 4 1/2 inches high by 3 1/2 inches wide at rim of cup. \$50.00.

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one with the nicest face. This re-pretty lady?" "No," said my old minded me of a war-work experience friend, "nobody could say as she was of my own. I asked an old woman, pretty, the one I saw. About like whose "ring paper" had to be altered, yourself, not 'andsome but a nice who she had seen at the office when fyce."

she called for advice. "Was it a very tall lady?" "No." "Was it a very

Mary Macdonell Moore